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## CII Insurance law (IL) Exam Sample Questions (Q81-Q86):

### NEW QUESTION # 81

When completing a proposal form, Tom declares that he has two spent speeding convictions. How, if at all, will the spent convictions affect an underwriter's decision to write the risk?

- A. They will be classed as relevant information and will affect the premium.
- B. They will only be considered if Tom had a further speeding conviction in the last 12 months.
- C. They will not be considered as this is not an underwriting factor in motor insurance risk assessment.
- **D. They will be ignored in accordance with the provisions of the Rehabilitation of Offenders Act 1974.**

**Answer: D**

### NEW QUESTION # 82

Which of the following is NOT an exclusion under a typical homeowners insurance policy?

- A. Flood damage
- **B. Theft by a family member**
- C. Fire damage caused by lightning
- D. Earthquake damage

**Answer: B**

Explanation:

Most homeowners policies exclude damage caused by floods or earthquakes, but theft by a family member is typically not excluded under such policies. However, theft by an external party is generally covered.

### NEW QUESTION # 83

Under UK insurance law, which document outlines the terms of the insurance agreement between the insurer and the insured?

- A. The statement of fact
- B. The schedule of benefits
- **C. The insurance policy**
- D. The proposal form

**Answer: C**

Explanation:

The insurance policy is the formal document that outlines the terms, conditions, and coverage of the insurance agreement between the insurer and the insured. It specifies the risks covered, exclusions, and other contractual details.

### NEW QUESTION # 84

Which of the following terms in an insurance policy is typically enforceable in a court of law?

- A. Conditions precedent
- B. Representations
- C. Exclusions
- **D. Warranties**

**Answer: D**

Explanation:

Warranties are conditions in the insurance contract that are considered to be fundamental and must be strictly adhered to. A breach of warranty can result in the insurer being able to avoid liability. Representations are made by the insured but are not legally binding in the same way.

### NEW QUESTION # 85

For this question more than 1 option is correct. You must select all the correct options to gain the mark.

A proposer for private motorcycle insurance carelessly states the motorcycle's engine capacity as 500cc when in fact it is 1500cc. A

- A. Reduce the claim amount in proportion to the premium it would have charged.
- B. Avoid the contract, refuse all claims and keep the premium.
- C. Apply any terms it would have applied if the misrepresentation had not taken place.
- D. Reject the claim, but maintain the policy.

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