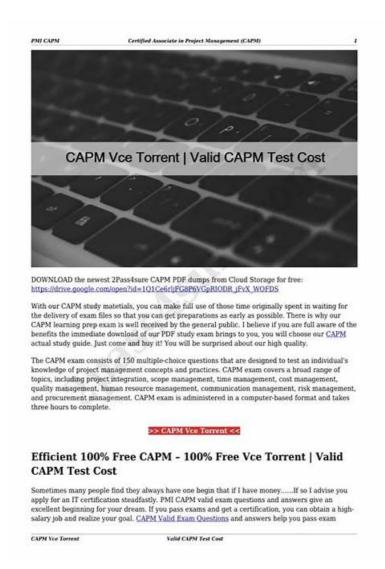
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CII Insurance law (IL) Exam Sample Questions (Q30-Q35):

NEW QUESTION #30

What is the role of an insurance broker in a typical insurance transaction?

- A. To pay insurance premiums on behalf of the insured
- B. To provide legal advice and act as a lawyer for the insured
- C. To act as a middleman between the insurer and the insured, negotiating the terms of the policy
- D. To ensure the insurer complies with all regulatory requirements

Answer: C

Explanation:

Insurance brokers act as intermediaries between the insurer and the insured, helping the insured find suitable coverage by comparing policies and negotiating terms. They do not typically act as legal advisors or manage premiums.

NEW QUESTION #31

For this question more than 1 option is correct. You must select all the correct options to gain the mark. Which special defences are available to the fort of libel?

- A. Privilege.
- B. Necessity.
- C. Prescription.
- D. Statutory authority.
- E. Honest opinion.

Answer: A,E

NEW OUESTION #32

A survey of a car repairers reveals a spray booth exists by an unguarded paraffin space beater. Also, a day's supply of paint is kept within the building and waste is removed daily from a metal bin. What will the underwriter perceive as the main physical hazard?

- A. The paint.
- B. The unguarded paraffin space heater.
- C. The waste bin.
- D. The spray booth.

Answer: B

NEW OUESTION #33

In which of the following cases can the insurer void an insurance contract?

- A. If the policyholder has misrepresented a material fact at the time of underwriting
- B. If the insurer fails to provide a certificate of insurance
- C. If the policyholder does not pay the premium
- D. If the insurer cannot locate the policyholder

Answer: A

Explanation:

If the policyholder makes a material misrepresentation during the underwriting process, the insurer may void the contract. This is a violation of the principle of utmost good faith.

NEW QUESTION #34

According to statute, a term under a consumer personal accident insurance policy may potentially be considered unfair if the insurer

- A. imposes a premium loading.
- B. provides coverage that is more restrictive than that of other insurers.
- C. applies a specific exclusion within the policy wording.
- D. requires notification of a claim within a very short time period.

Answer: D

NEW QUESTION #35

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