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## Quiz M05 - High Pass-Rate Insurance law (IL) Exam Actual Questions

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## CII Insurance law (IL) Exam Sample Questions (Q44-Q49):

**NEW QUESTION # 44**
Which of the following is a feature of an insurance contract under the principle of "utmost good faith"?

- A. Both parties must agree on the premium amount in advance.
- B. The insurer must pay all claims, regardless of the terms of the policy.
- C. The insured must disclose all material facts relevant to the risk.
- D. The insurer must be transparent about the terms of the policy.

**Answer: C**

Explanation:
Under the principle of utmost good faith (also known as "uberrimae fidei"), the insured must disclose all material facts to the insurer that could affect the insurer's decision to provide coverage or the terms of the policy.

**NEW QUESTION # 45**
An employee suffered a minor injury lo his arm at work, due to a breach of duty by his employer. The medical treatment he received at hospital was negligent and caused his minor injury to deteriorate to the extent that his arm had to be amputated. To what extent, if at all, is the employer liable?

- A. The employer will not be held liable for the unforeseeable extent of the employee's injuries
- B. The employer and the hospital will split liability on an equal basis
- C. The employer will be held strictly liable for the full extent of the employee's injuries
- D. The employer will not be liable for the employee's injuries at all

**Answer: C**

**NEW QUESTION # 46**
Adam was bitten by a stray dog in Africa. He washed his wound in a pond and a week later he became very ill with a high temperature. Initially, the local hospital treated him for malaria and later treated him for the fever following the dog bite. Adam died in hospital. What is the proximate cause of his death?

- A. The unhygienic washing of the dog bite.
- B. The original physical injury of the dog bite.
- C. The delay in obtaining the correct medical treatment.
- D. The delay in seeking medical treatment.

**Answer: B**

**NEW QUESTION # 47**
In accordance with the principle of good faith, which facts must a potential policyholder disclose to the insurer when applying for insurance?

- A. Any facts of law.
- B. Any facts which are in the public domain.
- C. Any facts which are considered material to the risk.
- D. Only those facts considered likely to reduce the cost of cover

**Answer: C**

**NEW QUESTION # 48**
A risk control survey shows that premises proposed for insurance are in close proximity to a river with a history of flooding. The underwriter will consider this fact to be a

- A. fundamental risk.
- B. pure risk.
- C. physical hazard.
- D. moral hazard.

**Answer: C**

**NEW QUESTION # 49**
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To administer the ear drops, the nurse should: New M05 Test Voucher circle.jpg A, a loose or disconnected power cord, a disconnected surge protector, a surge protector that has been M05 turned off, or a dead AC wall socket will prevent a system from receiving power.

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