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## CII Insurance law (IL) Exam Sample Questions (Q99-Q104):

### NEW QUESTION # 99

Which divisional court of the High Court includes a Commercial Court?

- A. Family Division.
- B. Chancery Division.

- C. Partnership Division.
- D. Queen's Bench Division.

**Answer: B**

#### **NEW QUESTION # 100**

Insurance agencies are usually created by way of

- A. unilateral agreement.
- B. express agreement.
- C. implied agreement.
- D. deed of agreement.

**Answer: B**

#### **NEW QUESTION # 101**

A person insures her own life under a life insurance policy but does so expressly for the benefit of another. To facilitate this, which type of arrangement is most commonly established?

- A. Power of Attorney.
- B. Trust.
- C. Coinsurance.
- D. Lien.

**Answer: B**

#### **NEW QUESTION # 102**

For this question more than 1 option is correct. You must select all the correct options to gain the mark. What are the characteristics of an express term in reaching or recording an agreement?

- A. It must be evidenced in documentary form
- B. It will usually override any implied term which conflicts with it.
- C. It may be implied by conduct.
- D. It may be oral or in writing.

**Answer: B,D**

#### **NEW QUESTION # 103**

Which of the following is a typical remedy for an insurer when the insured breaches a warranty?

- A. The insurer is obligated to reduce the payout amount based on the breach
- B. The insurer can sue the insured for breach of contract
- C. The insurer must continue to provide coverage, but with an increased premium
- D. The insurer may cancel the contract or refuse to pay a claim

**Answer: D**

Explanation:

A breach of a warranty is considered a serious violation in an insurance contract, and the insurer may have the right to cancel the contract or refuse to pay a claim based on the breach.

#### **NEW QUESTION # 104**

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