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Achieving the Insurance law (IL) Exam (M05) certification can significantly impact your career progression and earning potential. This certification showcases your expertise and knowledge to employers, making you a valuable asset in the CII M05 industry. With the rapidly evolving nature of the CII world, staying up-to-date with the latest technologies and trends is crucial. The M05 Certification Exam enables you to learn these changes and ensures you remain current in your field.

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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With the development of the times, the pace of the society is getting faster and faster. If we don't try to improve our value, we're

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