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**>> Latest CII M05 Exam Review <<**

## Insurance law (IL) Exam exam test & M05 test training material

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## CII Insurance law (IL) Exam Sample Questions (Q12-Q17):

### NEW QUESTION # 12

In what circumstances is abandonment automatic under a marine hull insurance policy?

- A. The insured has sent a formal notice of abandonment.
- B. **The actual total loss of the vessel.**
- C. The constructive total loss of the vessel.
- D. The insured has performed an action of abandonment.

**Answer: B**

### NEW QUESTION # 13

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

In what circumstances does the Fires Prevention (Metropolis) Act 1774 require insurance companies to ensure that claims monies are used to rebuild or reinstate buildings destroyed or damaged by fire?

- A. Where the building was destroyed by an explosion.
- B. Where there is underinsurance.
- C. Upon the request of any person(s) interested in the buildings.
- D. When fraud or arson by the insured is suspected.

**Answer: C,D**

### NEW QUESTION # 14

Which of the following is a key principle of insurance that ensures that a policyholder is not overcompensated for a loss?

- A. Utmost good faith
- B. Indemnity
- C. Insurable interest
- D. Subrogation

**Answer: B**

Explanation:

The principle of indemnity ensures that the policyholder is compensated only to the extent of the loss suffered and does not profit from an insurance claim. This principle is essential to prevent overcompensation.

### NEW QUESTION # 15

A survey of a car repairers reveals a spray booth exists by an unguarded paraffin space heater. 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 spray booth.
- B. The paint.
- C. The waste bin.
- D. The unguarded paraffin space heater.

**Answer: D**

### NEW QUESTION # 16

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

**Answer: C**

### NEW QUESTION # 17

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