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# CII Insurance law (IL) Exam Sample Questions (Q77-Q82):

#### **NEW QUESTION #77**

How can an agency relationship be best described?

- A. A person has the authority to act on behalf of another party.
- B. A person has transferred his obligations under a contract to another party.
- C. A person, who has paid another party under a contract, has the right to stand in the place of that other party and avail himself of the rights and remedies of that party.
- D. A person has ratified another party's action.

Answer: A

### NEW QUESTION # 78

A household insurance policyholder leaves his home to go to work without setting the burglar alarm. Whilst he was out, his new tumble dryer overheats and causes fire damage to the kitchen. In what circumstances may the insurer legally reject a fire claim?

- A. If there is a subrogation action against the manufacturer of the tumble dryer.
- B. If the policyholder exaggerates the value of the claim.
- C. If the tumble dryer is covered by extended warranty insurance.
- D. If there is a breach of a warranty requiring the burglar alarm to be set.

#### Answer: B

#### **NEW QUESTION #79**

The principle of subrogation prevents a policyholder from profiting from

- A. submitting a full claim recovery under more than one insurance policy.
- B. assigning abandonment rights to the insurer.
- C. claiming under both his insurance policy and against any negligent third party.
- D. retaining salvaged property.

#### Answer: C

#### **NEW OUESTION #80**

For this question more than 1 option is correct. You must select all the correct options to gain the mark. What are the main sources of new English Law?

- A. Official law reports.
- B. Legislation.
- C. Case law.
- D. International treaties.

#### Answer: B,C

#### **NEW QUESTION #81**

What does the Consumer Insurance (Disclosure and Representations) Act 2012 require from consumers applying for insurance?

- A. Consumers must choose an insurer based on premium prices alone.
- B. Consumers are required to pay for claims made during the policy term.
- C. Consumers must answer questions about their past claims history.
- D. Consumers must disclose all material facts honestly and accurately.

#### Answer: D

#### Explanation:

Under the Consumer Insurance (Disclosure and Representations) Act 2012, consumers are required to disclose material facts that could affect the insurer's decision to provide coverage. However, unlike the previous law, it does not require consumers to disclose every fact, but only material facts.

#### **NEW QUESTION #82**

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