

M05 Valid Exam Notes - Exam M05 Syllabus

Examination Guide



E05

Examination element of M05 Insurance law

Based on the 2023/2024 syllabus
examined from 1 May 2023 until 30 April 2024

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CII Insurance law (IL) Exam Sample Questions (Q38-Q43):

NEW QUESTION # 38

A manufacturer was under contract to pay a supplier £1,000 on receipt of the delivery of raw materials. However, the supplier failed to deliver and the manufacturer had to purchase identical materials from another supplier for £1,200. What amount of damages is the manufacturer legally entitled to claim from the supplier who failed to deliver?

- A. £200
- B. £1,000
- C. £1,200
- D. £2,200

Answer: A

NEW QUESTION # 39

For this question more than 1 option is correct. You must select fill the correct options to gain the mark. In what circumstances would an agency agreement be automatically terminated?

- A. Death of the agent.
- B. Disclosure of the name of the principal.
- C. Bankruptcy of the agent.
- D. Bankruptcy of the principal.

Answer: A,D

NEW QUESTION # 40

Under UK insurance law, which document outlines the terms of the insurance agreement between the insurer and the insured?

- A. The schedule of benefits
- B. The statement of fact
- C. The proposal form
- D. The insurance policy

Answer: D

Explanation:

The insurance policy is the formal document that outlines the terms, conditions, and coverage of the insurance agreement between the insurer and the insured. It specifies the risks covered, exclusions, and other contractual details.

NEW QUESTION # 41

At what stage is insurable interest required for a marine cargo insurance policy?

- A. At inception of the policy only.
- B. At the time of the loss only.
- C. At both inception of the policy and at the time of the loss.
- D. Throughout the duration of the contract.

Answer: B

NEW QUESTION # 42

Tim is a local insurance broker. He has authority to receive premiums for a personal lines insurer and earns commission from the insurer for sales. Paul, an elderly customer, asked Tim for advice regarding his personal insurance requirements and to assist with completing the proposal form for household insurance. In these circumstances, who, if anyone, is Tim's principal?

- A. Paul as it is a consumer contract.
- B. No one as Tim is not a party to the insurance contract.
- C. Both the insurer and Paul at different times.
- **D. The insurer at all times.**

Answer: D

NEW QUESTION # 43

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