

M05 Valid Exam Question & M05 New Dumps Questions

Examination Guide



E05

Examination element of M05 Insurance law

Based on the 2020/2021 syllabus
examined from 1 May 2020 until 30 April 2021

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CII Insurance law (IL) Exam Sample Questions (Q47-Q52):

NEW QUESTION # 47

Which of the following is an example of a condition precedent in an insurance contract?

- A. The insured must pay the premium
- **B. The insured must maintain the insured item in good condition**
- C. The insurer must provide coverage for accidental damage
- D. The insurer is required to pay claims for theft

Answer: B

Explanation:

A condition precedent is an obligation that must be met before the insurer becomes liable for a claim. For example, the insured might need to maintain property in good condition or comply with safety measures before coverage applies.

NEW QUESTION # 48

What is the role of a condition precedent in an insurance policy?

- **A. It is a requirement that must be met before the insurer is liable for a claim**
- B. It outlines exclusions from coverage
- C. It defines the scope of coverage for the policyholder
- D. It ensures that the insurer will cover all risks associated with a policy

Answer: A

Explanation:

A condition precedent refers to a requirement that must be met before an insurer is obligated to pay a claim. Failure to meet this condition can result in the insurer not being liable.

NEW QUESTION # 49

When completing a proposal form, Tom declares that he has two spent speeding convictions. How, if at all, will the spent convictions affect an underwriter's decision to write the risk?

- A. They will only be considered if Tom had a further speeding conviction in the last 12 months.
- B. They will be classed as relevant information and will affect the premium.
- C. They will not be considered as this is not an underwriting factor in motor insurance risk assessment.
- **D. They will be ignored in accordance with the provisions of the Rehabilitation of Offenders Act 1974.**

Answer: D

NEW QUESTION # 50

Under insurance law, what is the effect of a fraudulent claim on an insurance policy?

- **A. The insurer may cancel the policy and deny the claim**
- B. The insurer is required to pay the claim regardless of the fraud
- C. The policyholder must repay any claim payments made previously
- D. The policyholder may still receive a partial payout

Answer: A

NEW QUESTION # 51

What is the primary purpose of the Duty of Disclosure in an insurance contract?

- A. To allow the policyholder to choose the terms of coverage
- B. To protect the insurer from financial instability
- C. To ensure the insurer is able to assess the risk involved in underwriting the policy
- D. To ensure that both parties understand the terms of the contract

Answer: C

Explanation:

The Duty of Disclosure ensures that the insured provides all relevant information about the risk they are insuring. This allows the insurer to assess the risk accurately and set appropriate premiums.

NEW QUESTION # 52

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