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CII Insurance law (IL) Exam Sample Questions (Q23-Q28):

NEW QUESTION # 23
Which of the following is true about insurable interest?

- A. The policyholder must have a financial stake in the property or event insured at the time of loss
- B. Insurable interest is only required for life insurance policies
- C. Insurable interest must always be proven at the time the policy is issued
- D. The policyholder must have an interest in the property at the time of policy purchase but not at thetime of loss

Answer: A

Explanation:
interestrefers to the requirement that the policyholder must stand to suffer a financial loss from the event insured. In most cases, this

must be proven at the time of loss, not just when the policy is issued.

NEW QUESTION # 24
What is the principle of utmost good faith in insurance?

- A. Insurers must provide coverage for all types of risks.
- B. Both parties in the contract must act honestly and disclose all material facts.
- C. The insurance policy must be renewed annually.
- D. A policyholder's claims must always be paid out without dispute.

Answer: B

Explanation:
Both parties in the contract must act honestly and disclose all material facts.

NEW QUESTION # 25
At what stage is insurable interest required for a marine cargo insurance policy?

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

Answer: D

NEW QUESTION # 26
Exemplary damages are intended to:

- A. punish the defendant for his conduct
- B. show that the defendant has aggravated Ihe injury suffered
- C. record the court's disapproval of the claimant's conduct
- D. award nominal compensation to the claimant

Answer: A

Explanation:
Exemplary damages (also known as punitive damages) are awarded not to compensate the claimant, but to punish the defendant for particularly outrageous or egregious conduct and to deter others from similar behavior. These damages go beyond simple compensation and focus on penalizing the defendant for their actions.

NEW QUESTION # 27
Dan made a financial arrangement on behalf of Liz. However, Liz had the arrangement set aside by the court on the basis that she had been unduly influenced by Dan. To establish undue influence, the court must have specifically identified Dan as

- A. a person holding a dominant position over Liz.
- B. Liz's independent financial adviser.
- C. a person holding a senior position at Liz's bank.
- D. Liz's husband.

Answer: A

NEW QUESTION # 28
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