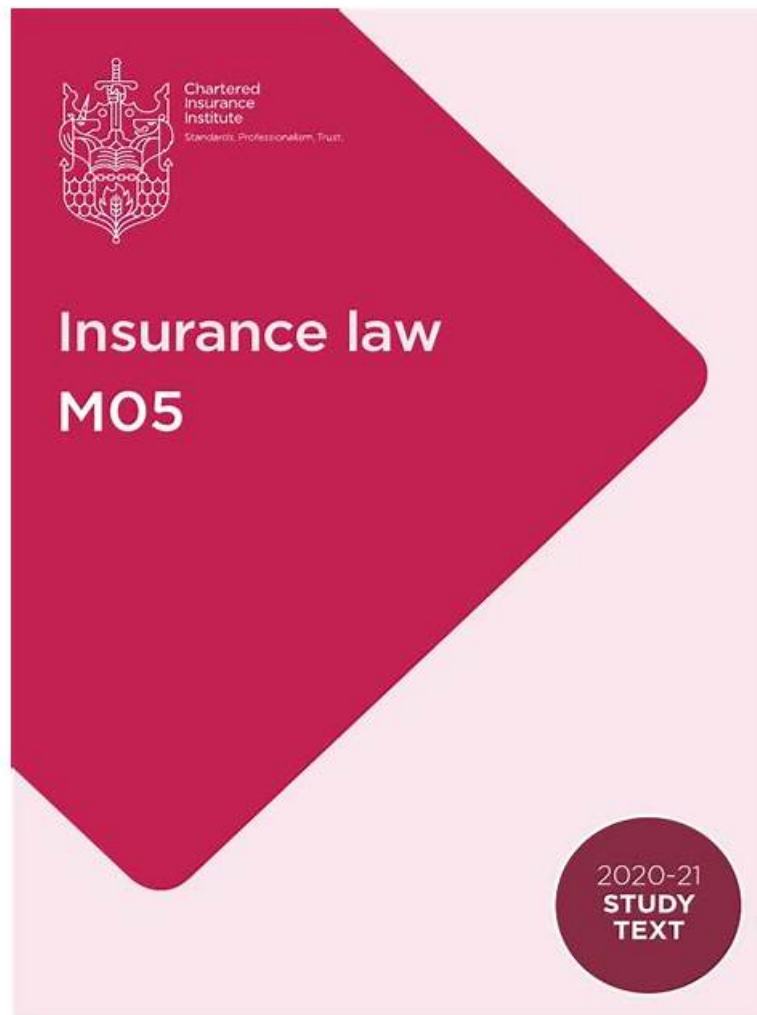


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NEW QUESTION # 15

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

Answer: A

NEW QUESTION # 16

Which of the following is NOT an exclusion under a typical homeowners insurance policy?

- A. Earthquake damage
- B. Fire damage caused by lightning
- C. Theft by a family member
- D. Flood damage

Answer: C

Explanation:

Most homeowners policies exclude damage caused by floods or earthquakes, but theft by a family member is typically not excluded under such policies. However, theft by an external party is generally covered.

NEW QUESTION # 17

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

Answer: B

NEW QUESTION # 18

What is the principal reason for which a proposer is asked by the insurer whether his car will be driven by anyone else?

- A. To enable a loading to be applied.
- B. To establish whether insurable interest exists.
- C. It is a material circumstance.
- D. To enable a discount to be applied.

Answer: C

NEW QUESTION # 19

If a proposer has failed to fully answer a question on a proposal form, the insurer is deemed to have waived its rights to this information because it

- A. has statistics on similar risks.
- B. did not request further information.
- C. does not have the right to ask the proposer for more information.

- D. should be able to underwrite the risk based on the information already provided.

Answer: B

NEW QUESTION # 20

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