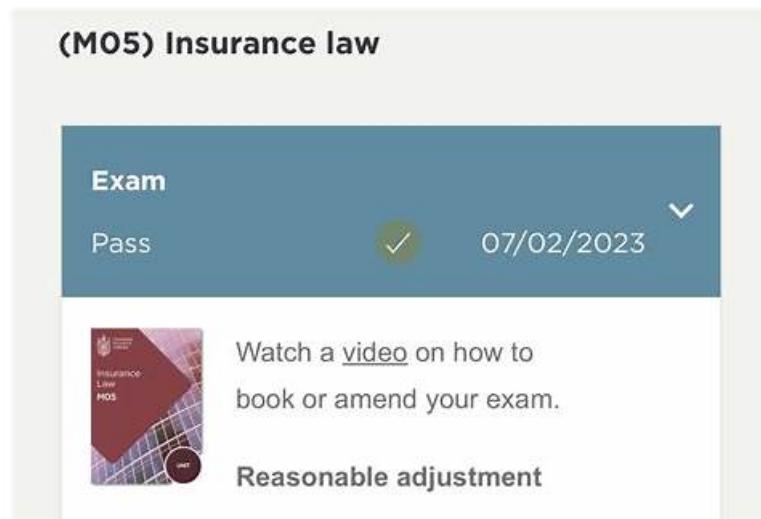


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CII Insurance law (IL) Exam Sample Questions (Q20-Q25):

NEW QUESTION # 20

As a result of a breach of good faith under a commercial insurance policy, the insurer avoided the policy as a whole, but was NOT permitted to retain the premium because

- A. the misrepresentation was innocent.
- B. no claim had been submitted or paid.
- C. the misrepresentation was fraudulent.
- D. the premium was paid by monthly installments.

Answer: A

NEW QUESTION # 21

According to statute, a term under a consumer personal accident insurance policy may potentially be considered unfair if the insurer

- A. requires notification of a claim within a very short time period.
- B. provides coverage that is more restrictive than that of other insurers.
- C. applies a specific exclusion within the policy wording.
- D. imposes a premium loading.

Answer: A

NEW QUESTION # 22

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. should be able to underwrite the risk based on the information already provided.
- B. did not request further information.
- C. does not have the right to ask the proposer for more information.
- D. has statistics on similar risks.

Answer: B

NEW QUESTION # 23

For this question more than 1 option is correct. You must select all the correct options to gain the mark.

The Insurance: Conduct of Business sourcebook (ICOBS) rules in respect of claims handling specify that an insurer must

- A. handle a claims notification within 14 days.
- B. not unreasonably reject an insured's claim
- C. settle a claim promptly once settlement has been agreed.
- D. provide reasonable guidance to an insured to help him make a claim.

Answer: B,C,D

NEW QUESTION # 24

Which of the following best defines an insurance contract?

- A. A contract where the insurer assumes no liability.
- B. A contract in which one party agrees to indemnify another against specified risks in exchange for premiums.
- C. A contract that only applies to personal property insurance.
- D. A contract for the protection of physical property only.

Answer: B

Explanation:

An insurance contract is an agreement where one party (the insurer) agrees to compensate another (the policyholder) for financial losses arising from specific risks, in exchange for regular payments (premiums).

NEW QUESTION # 25

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