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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 (Q89-Q94):

NEW QUESTION # 89

In respect of a life assurance policy, the duty to take reasonable care NOT to make a misrepresentation ends when the proposer

- A. assigns the contract to a third party.
- B. signs and submits the completed proposal form to the insurer.
- C. forms the contract with the insurer.
- D. dies and his estate submits a claim to the insurer.

Answer: C

NEW QUESTION # 90

For this question more than 1 option is correct. You must select all the correct options to gain the mark. What are the main sources of new English Law?

- A. Legislation.
- B. Case law.
- C. Official law reports.
- D. International treaties.

Answer: A,B

NEW QUESTION # 91

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

In what circumstances does the Fires Prevention (Metropolis) Act 1774 require insurance companies to ensure that claims monies are used to rebuild or reinstate buildings destroyed or damaged by fire?

- A. Upon the request of any person(s) interested in the buildings.
- B. When fraud or arson by the insured is suspected.
- C. Where the building was destroyed by an explosion.
- D. Where there is underinsurance.

Answer: A,B

NEW QUESTION # 92

A proposer for household insurance completes and submits an online application. When the insurer's website responds with a quotation based on the application, the quotation is most likely to be legally regarded as:

- A. an invitation to treat
- B. a counter offer
- C. an acceptance of an offer
- D. an offer

Answer: D

NEW QUESTION # 93

In the context of insurance, what does "utmost good faith" (uberrimae fidei) require?

- A. The policyholder must always pay premiums in advance
- B. The insurance contract must be written in simple, easy-to-understand language
- C. Both parties must fully disclose all relevant information
- D. The insurer must offer the policyholder the best possible coverage

Answer: C

Explanation:

The principle of utmost good faith requires both the insurer and the insured to disclose all material facts truthfully. Failure to do so can result in the contract being voided.

NEW QUESTION # 94

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