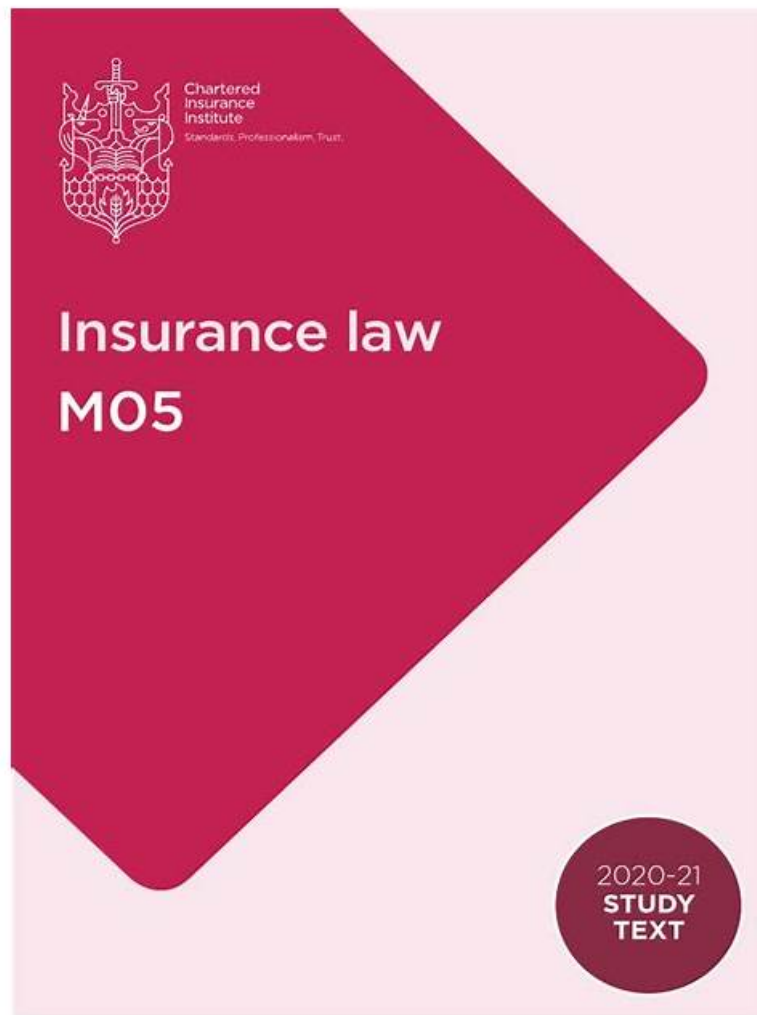


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CII Insurance law (IL) Exam Sample Questions (Q59-Q64):

NEW QUESTION # 59

What is the legal effect of a warranty in an insurance contract?

- A. A warranty must be fulfilled by the insurer.
- B. A warranty allows the insurer to increase premiums.
- C. A warranty is a condition precedent to liability.
- D. A warranty makes the contract voidable by the insured.

Answer: C

Explanation:

A warranty is a condition precedent to liability.

NEW QUESTION # 60

What is the most common form of corporation?

- A. Chartered corporation.
- B. Statutory corporation.
- C. Corporation sole.
- D. Registered corporation.

Answer: D

NEW QUESTION # 61

Which of the following is a typical remedy for an insurer when the insured breaches a warranty?

- A. The insurer must continue to provide coverage, but with an increased premium
- B. The insurer is obligated to reduce the payout amount based on the breach
- C. The insurer may cancel the contract or refuse to pay a claim
- D. The insurer can sue the insured for breach of contract

Answer: C

Explanation:

A breach of a warranty is considered a serious violation in an insurance contract, and the insurer may have the right to cancel the contract or refuse to pay a claim based on the breach.

NEW QUESTION # 62

Which of the following statements is true regarding exclusions in an insurance policy?

- A. Exclusions apply only if the loss is caused by fraud
- B. Exclusions are added to increase the risk of the insurer
- C. Exclusions limit the scope of coverage, specifying situations that are not covered
- D. Exclusions are always inapplicable if the insured pays extra for coverage

Answer: C

Explanation:

Explanation: Exclusions are provisions in an insurance policy that specify certain events or situations that are not covered by the policy, even if a loss occurs. For example, war or terrorism may be excluded from certain policies. These exclusions help the insurer manage risk.

NEW QUESTION # 63

A nurse working shifts is regularly disturbed by her neighbour giving brass instrument lessons in the evenings. She is tired and losing concentration at work but is NOT at risk of losing her job. What remedy can be provided by equity as an alternative source of law to common law?

- A. Punitive damages.
- **B. An injunction.**
- C. General damages.
- D. Specific performance

Answer: B

Explanation:

In this case, the nurse is facing a disturbance from her neighbor, which is affecting her concentration and well-being. An injunction is an equitable remedy that could be used to stop the neighbor from causing the disturbance, either temporarily (a temporary injunction) or permanently (a permanent injunction). This is often used to prevent ongoing nuisance or harm, like in this situation where the noise is impacting the nurse's ability to work.

Specific performance (A) would typically apply to compelling someone to fulfill a contractual obligation, not for stopping a nuisance. Punitive damages (B) and general damages (C) are not equitable remedies but are more common in common law for compensating harm or punishment.

NEW QUESTION # 64

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