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CII Examination element of M05 Insurance law Sample Questions (Q33-Q38):

NEW QUESTION # 33

In the tort of negligence, a primary victim of nervous shock is a class of person who suffers psychiatric injury

- A. through fear for the safety of another person involved in an accident which he witnessed.
- B. as a result of stress or harassment at work.
- C. as a result of grief or sorrow for the loss of a person with whom he had a close relationship.
- D. through fear for his own safety in an accident.

Answer: D

NEW QUESTION # 34

A married couple have equal shares in a property and are insured under a buildings insurance policy. What is the likely position in law of a breach of good faith by one party, which was unknown to the other party?

- A. Cover would be maintained in full for the innocent party as the cover is likely to be a joint policy
- B. Cover would be maintained in full for the innocent party as the cover is likely to be a composite policy.
- C. Cover for both parties would be invalidated as the cover is likely to be a joint policy.
- D. Cover for both parties would be invalidated as the cover is likely to be a composite policy.

Answer: C

NEW QUESTION # 35

Bill owned a painting which was insured under a policy containing a first refusal clause. The painting was stolen and Bill's claim was settled, but several months later the painting was recovered by the police. As a consequence, what is Bill's position under his insurance policy?

- A. Bill may exercise an option to buy the painting back.
- B. Bill must buy the painting back.
- C. Bill must return the claim settlement in exchange for the painting.
- D. Bill may keep the claim settlement and also keep the painting.

Answer: A

NEW QUESTION # 36

How can an agency relationship be best described?

- A. A person has transferred his obligations under a contract to another party.
- B. A person has ratified another party's action.
- C. A person has the authority to act on behalf of another party.
- D. A person, who has paid another party under a contract, has the right to stand in the place of that other party and avail himself of the rights and remedies of that party.

Answer: C

NEW QUESTION # 37

A household insurance policyholder leaves his home to go to work without setting the burglar alarm. Whilst he was out, his new tumble dryer overheats and causes fire damage to the kitchen. In what circumstances may the insurer legally reject a fire claim?

- A. If the policyholder exaggerates the value of the claim
- B. If there is a subrogation action against the manufacturer of the tumble dryer.
- C. If the tumble dryer is covered by extended warranty insurance.
- D. If there is a breach of a warranty requiring the burglar alarm to be set.

Answer: A

NEW QUESTION # 38

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