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CII Reliable M05 Test Online: Insurance law (IL) Exam - PrepPDF Test Engine Simulation

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CII Insurance law (IL) Exam Sample Questions (Q102-Q107):

NEW QUESTION # 102

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

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

Answer: B

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 # 103

In what circumstances is abandonment automatic under a marine hull insurance policy?

- A. The insured has sent a formal notice of abandonment.
- **B. The actual total loss of the vessel.**
- C. The constructive total loss of the vessel.
- D. The insured has performed an action of abandonment.

Answer: B

NEW QUESTION # 104

What is the primary purpose of the Duty of Disclosure in an insurance contract?

- A. To protect the insurer from financial instability
- **B. To ensure the insurer is able to assess the risk involved in underwriting the policy**
- C. To ensure that both parties understand the terms of the contract
- D. To allow the policyholder to choose the terms of coverage

Answer: B

Explanation:

The Duty of Disclosure ensures that the insured provides all relevant information about the risk they are insuring. This allows the insurer to assess the risk accurately and set appropriate premiums.

NEW QUESTION # 105

Fran is self-employed and works from home. She uses her spare bedroom as an office and separately insures her computer, photocopier and other items of office equipment. She occasionally uses the equipment for personal use. Under the Consumer Insurance (Disclosure and Representations) Act 2012, in relation to insuring this equipment, she would be defined as a

- A. non-consumer because the items covered are not household items.
- B. consumer because she is working from home rather than on business premises.
- **C. consumer because she is an individual.**
- D. non-consumer because her insurance cover is mainly for business use.

Answer: C

NEW QUESTION # 106

Which legislation regulates the conduct of insurance companies and their intermediaries in the UK?

- A. The Financial Services and Markets Act 2000
- B. The Insurance Act 2015
- C. The Companies Act 2006
- D. The Consumer Insurance (Disclosure and Representations) Act 2012

Answer: A

Explanation:

The Financial Services and Markets Act 2000 (FSMA) regulates the conduct of financial services firms, including insurance companies and intermediaries, in the UK. It establishes the framework for the regulation of the insurance industry.

NEW QUESTION # 107

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