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CII Insurance law (IL) Exam Sample Questions (Q29-Q34):

NEW QUESTION # 29

Which of the following is an example of a condition precedent in an insurance contract?

- A. The insurer is required to pay claims for theft
- **B. The insured must maintain the insured item in good condition**
- C. The insurer must provide coverage for accidental damage
- D. The insured must pay the premium

Answer: B

Explanation:

A condition precedent is an obligation that must be met before the insurer becomes liable for a claim. For example, the insured might need to maintain property in good condition or comply with safety measures before coverage applies.

NEW QUESTION # 30

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

A proposer for private motorcycle insurance carelessly states the motorcycle's engine capacity as 500cc when in fact it is 1500cc. A policy is issued by the insurer on this basis. In the event of a valid claim causing damage to the motorcycle, what potential remedies are available to the insurer under the Consumer Insurance (Disclosure and Representations) Act 2012?

- **A. Apply any terms it would have applied if the misrepresentation had not taken place.**
- **B. Reduce the claim amount in proportion to the premium it would have charged.**
- C. Reject the claim, but maintain the policy.
- D. Avoid the contract, refuse all claims and keep the premium.

Answer: A,B

NEW QUESTION # 31

How can an agency relationship be best described?

- A. 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.
- B. A person has transferred his obligations under a contract to another party.
- **C. A person has the authority to act on behalf of another party.**
- D. A person has ratified another party's action.

Answer: C

NEW QUESTION # 32

When an insurer is aware that the total value of stock is more than the sum insured and issues a policy on this basis, this is known as

- **A. a first loss policy.**
- B. an indemnity policy.
- C. a real statement.
- D. a new for old policy.

Answer: A

NEW QUESTION # 33

Tim is a local insurance broker. He has authority to receive premiums for a personal lines insurer and earns commission from the insurer for sales. Paul, an elderly customer, asked Tim for advice regarding his personal insurance requirements and to assist with completing the proposal form for household insurance. In these circumstances, who, if anyone, is Tim's principal?

- A. Paul as it is a consumer contract.
- **B. The insurer at all times.**
- C. Both the insurer and Paul at different times.
- D. No one as Tim is not a party to the insurance contract.

Answer: B

NEW QUESTION # 34

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