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## CII Insurance law (IL) Exam Sample Questions (Q87-Q92):

### NEW QUESTION # 87

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

- A. The insurer's requirement to pay claims within a specific period after notification
- B. A policyholder's agreement to not engage in fraudulent behavior
- C. The insured's duty to disclose any material changes in their circumstances
- D. A policyholder's obligation to make premium payments

**Answer: C**

Explanation:

Explanation: Conditions precedent are actions or circumstances that must be met or fulfilled before the insurer is obligated to pay a claim. Failure to fulfill a condition precedent, such as disclosing material changes in circumstances, may result in a denial of a claim.

### NEW QUESTION # 88

What is the most common form of corporation?

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

**Answer: B**

#### NEW QUESTION # 89

Which of the following is a feature of an insurance contract under the principle of "utmost good faith"?

- A. The insurer must be transparent about the terms of the policy.
- B. Both parties must agree on the premium amount in advance.
- C. The insurer must pay all claims, regardless of the terms of the policy.
- **D. The insured must disclose all material facts relevant to the risk.**

**Answer: D**

Explanation:

Under the principle of utmost good faith (also known as "uberrimae fidei"), the insured must disclose all material facts to the insurer that could affect the insurer's decision to provide coverage or the terms of the policy.

#### NEW QUESTION # 90

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. an acceptance of an offer
- C. a counter offer
- **D. an offer**

**Answer: D**

#### NEW QUESTION # 91

Under the principle of indemnity, what is the objective of an insurance contract?

- A. To ensure the insured profits from the loss
- B. To protect the insurer from fraudulent claims
- **C. To restore the insured to the same financial position they were in before the loss**
- D. To ensure the insured receives full compensation for their loss regardless of the circumstances

**Answer: C**

Explanation:

Explanation: The principle of indemnity aims to ensure that the insured is financially restored to the same position they were in before the loss occurred, without allowing them to profit from the insurance claim.

#### NEW QUESTION # 92

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