

**BALBA – 1116****B.A.LL.B. (Semester – VI) Examination, April 2016**
INSURANCE

Duration : 3 Hours

Max. Marks : 75

Instructions : A) Answer **any eight** from questions from Q. No. 1 to Q. No. 12.
B) Q. No. 13 and Q. No. 14 are **compulsory**.
C) Figures to the **right** indicate **full marks**.

(8×8=64)

1. Explain the essential features of Life Insurance.
2. Define Contract of Insurance. Explain the fundamental principles of Insurance.
3. Briefly explain different types of Marine Insurance Policy.
4. What are the characteristics of Fire Insurance ? Explain the term insurable interest.
5. Explain standard fire policy with special reference to insured peril and excluded perils.
6. Explain the doctrine of Subrogation.
7. What is insurable interest ? Explain its importance in Life Insurance.
8. Discuss the Perils of Sea.
9. Explain the effect of non-disclosure and misrepresentation under Life Insurance.
10. Examine the voyage and deviation under Marine Insurance.
11. Define the contract of Marine Insurance. What are the essential features of such a contract ?
12. What are the defenses available to the insurer in a proceeding for Fire Insurance claims ?
13. Write short notes on **any two** : **(3×2=6)**
 - a) Cover note
 - b) Nominating
 - c) Assignment.
14. Write short notes on **any two** : **(2×2.5=5)**
 - a) Sea worthiness
 - b) Premium
 - c) Suicide clause.