



BALBA – 1116

B.A. LL.B. (Semester – VI) Examination, October 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 Insurance Contract.
2. What is Life Insurance Contract ? How does it differ from fire and marine contracts ?
3. What are the essential features of Fire Insurance ? Explain the rights of the insurer at the event of fire.
4. Briefly explain different types of Marine Insurance Policy.
5. Describe the perils of sea.
6. Explain the doctrine of contribution.
7. Discuss the warranties in a contract of Marine Insurance.
8. What is deviation in marine adventure ? When can it be excused ?
9. What are the functions of Life Insurance Corporation of India under the Act ?
10. Define Assignment. Explain how Life Insurance Policy can be assigned.
11. Explain the concept of proximate cause under Marine Insurance.
12. What is Disclosure ? Distinguish it from representation.

13. Write short notes on **any two** :

(3×2=6)

- a) Double Insurance.
- b) Days of Grace.
- c) Premium.

14. Write short notes on **any two** :

(2×2.5=5)

- a) Re-insurance.
- b) Constructive total loss.
- c) Average clause.