



BALBA – 1917

B.A. LL.B. Semester – VI Examination, April 2017
INSURANCE

Duration : 3 Hours

Total Marks : 75

Instructions : i) Answer **any 8** questions from Q. 1 to 12.

ii) Question Nos. **13 and 14** are **compulsory**.

(8×8=64)

1. What is contract of Insurance ? Discuss the competence of parties in insurance contract.
2. Discuss the role of various authorities in regulating and developing insurance business in India.
3. Examine the provisions relating to assignment of insurance policy under the Insurance Act, 1939.
4. What is insurable interest ? Discuss the various types of insurable interest.
5. Discuss the doctrines 'Subrogation' and 'Contribution' under insurance law.
6. What is 'Uberimal Fidei' ? Discuss its importance in contract of insurance.
7. What is proximate cause ? Examine the tests for determining proximate cause.
8. Discuss the nature of fire insurance contract.
9. Discuss in detail the term voyage under marine insurance with lawful excuse for delay.
10. What are the effects regarding non disclosure and misrepresentation in life insurance policy ?
11. What is fire claim ? Explain the rights of insurer and insured in fire claim.
12. Define warranty. What are the different kinds of warranties recognised in marine insurance ?



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

(2×3=6)

- a) Loss and abandonment
- b) Motor Accidents Claims Tribunal
- c) Policy as property.

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

(2×2½=5)

- a) Wagering contract
- b) Premium
- c) Partial loss and general average.