



**B.A.LL.B. (Semester – VI) Examination, October 2018**  
**INSURANCE**

Duration : 3 Hours

Max. Marks : 75

**Instructions :** 1) Answer any eight from Q. No. 1 to 12.  
2) Question No. 13 and 14 are compulsory.

(8×8=64)

1. Explain the role of insurance company in preventing loss and providing benefits in case of accidents.
2. Explain the role of nationalisation and privatisation in insurance business in India.
3. Define contract of insurance with special reference to competency of parties.
4. Explain :
  - a) Construction of policy.
  - b) Cover note.
5. What is duty of disclosure ? Explain the extent of duty with the help of case laws.
6. Explain insurable interest. Write a note on statutory and contractual insurable interest.
7. Explain subrogation and contribution.
8. Explain the concept of risk with the help of case laws.
9. What is deviation ? Explain its role in voyage policy.
10. Explain loss and abandonment under marine insurance.
11. Explain partial loss and average loss.
12. Explain the concept of double insurance and reinsurance.

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13. Write short notes on any two :

(3×2=6)

- a) Assignment.
- b) Indemnity.
- c) Nomination.

14. Write short notes on any two :

(2.5×2=5)

- a) Premium.
- b) The slip.
- c) Waiver of breach of condition in contract of insurance.

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