

Give You Free Regular Updates on E05 Exam Questions Jun 27, 2022 [Q22-Q44]



Give You Free Regular Updates on E05 Exam Questions Jun 27, 2022 [Q22-Q44]

Give You Free Regular Updates on E05 Exam Questions Jun 27, 2022
Achieve the E05 Exam Best Results with Help from CII Certified Experts

Q22. Within what time period, from the date when the damage first began, does the owner of an office block have a right to sue the builder for negligent construction work?

- * 3 years.
- * 6 years.
- * 9 years.
- * 15 years.

Q23. The proximate cause of a loss is best described as the

- * most dominant cause of the loss.
- * most remote cause of the loss.
- * first peril to cause the loss.
- * final peril to cause the loss.

Q24. A person insures her own life under a life insurance policy but does so expressly for the benefit of another. To facilitate this, which type of arrangement is most commonly established?

- * Lien.
- * Coinsurance.
- * Power of Attorney.
- * Trust.

Q25. For this question more than 1 option is correct. You must select all the correct options to gain the mark. How may double insurance arise?

- * A deliberate attempt to obtain the proceeds of two policies.
- * A merger between two major insurance companies.
- * An overlap in cover between two different types of insurance policy.
- * The inadvertent non-cancellation of a policy when a new policy is taken out.

Q26. In terms of private motor insurance, a renewal offer can be accepted

- * by the proposer acting in reliance of the offer.
- * only by written communication.
- * only by the proposer personally.
- * by any third party.

Q27. A warranty in Emily's personal travel insurance policy states that cash must be kept in a locked safe. Whilst on holiday, a storm destroys her hotel and its contents. When Emily completes a claim form for loss of money, she admits that her cash was NOT locked in the safe. What will be the insurer's likely response to her claim for the lost money?

- * Pay the claim in full.
- * Reject the claim for breach of warranty.
- * Make an ex-gratia payment.
- * Avoid the policy ab initio.

Q28. For this question more than 1 option is correct. You must select all the correct options to gain the mark. What are the characteristics of an express term in reaching or recording an agreement?

- * It will usually override any implied term which conflicts with it.
- * It must be evidenced in documentary form.
- * It may be oral or in writing.
- * It may be implied by conduct.

Q29. A claimant may possibly recover money transferred under an illegal contract when

- * the illegality makes the contract voidable rather than void.
- * both parties to the contract are equal in wrongdoing.
- * the contract is against public policy but not substantive law.
- * the legal portion of the contract can be severed from the illegal portion.

Q30. Adam was bitten by a stray dog in Africa. He washed his wound in a pond and a week later he became very ill with a high temperature. Initially, the local hospital treated him for malaria and later treated him for the fever following the dog bite. Adam died in hospital. What is the proximate cause of his death?

- * The delay in seeking medical treatment.
- * The unhygienic washing of the dog bite.
- * The original physical injury of the dog bite.
- * The delay in obtaining the correct medical treatment.

Q31. As a result of a breach of good faith under a commercial insurance policy, the insurer avoided the policy as a whole, but was NOT permitted to retain the premium because

- * the misrepresentation was fraudulent.

- * the premium was paid by monthly installments.
- * no claim had been submitted or paid.
- * the misrepresentation was innocent.

Q32. The branch of law particularly relevant when handling negligence claims is

- * administrative.
- * constitutional law.
- * public law.
- * civil law.

Q33. For this question more than 1 option is correct. You must select all the correct options to gain the mark. Which special defences are available to the tort of libel?

- * Honest opinion.
- * Privilege.
- * Statutory authority.
- * Necessity.
- * Prescription.

Q34. Why may an insurer insert a continuing warranty into an insurance policy?

- * To ensure that underinsurance is avoided at all times.
- * To enable an insurer to charge an additional premium if the warranty is continually breached.
- * To maintain the annual aggregate limit of liability throughout the policy period.
- * To encourage good risk management by the insured throughout the policy period.

Q35. A household insurance policyholder leaves his home to go to work without setting the burglar alarm. Whilst he was out, his new tumble dryer overheats and causes fire damage to the kitchen. In what circumstances may the insurer legally reject a fire claim?

- * If there is a subrogation action against the manufacturer of the tumble dryer.
- * If the policyholder exaggerates the value of the claim.
- * If there is a breach of a warranty requiring the burglar alarm to be set.
- * If the tumble dryer is covered by extended warranty insurance.

Q36. In what circumstances is abandonment automatic under a marine hull insurance policy?

- * The insured has performed an action of abandonment.
- * The actual total loss of the vessel.
- * The constructive total loss of the vessel.
- * The insured has sent a formal notice of abandonment.

Q37. According to statute, a term under a consumer personal accident insurance policy may potentially be considered unfair if the insurer

- * requires notification of a claim within a very short time period.
- * provides coverage that is more restrictive than that of other insurers.
- * imposes a premium loading.
- * applies a specific exclusion within the policy wording.

Q38. Who is entitled to the surplus if a subrogation recovery from a negligent third party is greater than the amount the insurer has paid to the insured?

- * The insured only.
- * The insurer only.
- * The State
- * It is shared between the insurer and the insured.

Q39. Two liability policies with different insurers cover the same loss of £15,000,000. The limit of liability is £10,000,000 under policy X and £20,000,000 under policy Y. Neither policy has a non-contribution clause.

What amount will policy Y contribute towards the claim payment?

- * £5,000,000
- * £7,500,000
- * £9,000,000
- * £10,000,000

Q40. For this question more than 1 option is correct. You must select fill the correct options to gain the mark. In what circumstances would an agency agreement be automatically terminated?

- * Disclosure of the name of the principal.
- * Bankruptcy of the principal.
- * Bankruptcy of the agent.
- * Death of the agent.

Q41. For this question more than 1 option is correct. You must select all the correct options to gain the mark. What are the main sources of new English Law?

- * International treaties.
- * Case law.
- * Legislation.
- * Official law reports.

Detailed New E05 Exam Questions for Concept Clearance: <https://www.actualtests4sure.com/E05-test-questions.html>