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**B.A. LL.B (Semester-VI)**  
**EXAMINATION October 2019**  
**Insurance**

[Duration : Three Hours]

[Max. Marks :

**Instructions:**

Please check whether you have got the right question paper.

1. Answer any eight questions from Q No.1 to 12.
2. Questions No.13 and 14 are compulsory.

(8x8=

1. Explain the effect of nondisclosure and misrepresentation under fire policy.
2. What is standard fire policy? Explain.
3. What are sea perils? Explain with the help of illustrations.
4. Explain partial and average loss under marine insurance.
5. Explain the benefits of contract of insurance with special reference to prevention of loss.
6. Explain the evolution of law of insurance in India with special reference to nationalization and privatization process.
7. What is contract of insurance? Explain capacity of parties to enter into contract.
8. Explain concept of proximate cause with the help of case laws.
9. Explain the concept of subrogation and contribution under fire policy.
10. What is insurable interest under contract of insurance?
11. Explain subrogation. How the concept of subrogation helps in ensuring indemnity?
12. Explain the concept of risk under contract of insurance.

**13. Answer any two of the following**

(2.5x2=

- a. Cover note
- b. Construction of policy
- c. General Insurance Business (Nationalization) Act 1972.

**14. Answer any two of the following**

(3x2=

- a. Proposal
- b. The slip
- c. Policy



**B.A.LL.B (Semester- VI) Examination, April 2019**

**INSURANCE**

**Duration: 3hours**

**Max Marks: 75**

**Instruction:**

- a. Answer any eight questions from Q No 1 to 12
- b. Question No 13 and 14 are Compulsory

- 1 What is standard fire policy? Explain. (8x8=64)
- 2 What is double insurance and subrogation in fire insurance? Explain.
- 3 What are insured perils under marine insurance? Explain with the help of illustrations.
- 4 Explain the concept of abandonment and loss under marine insurance.
- 5 Explain benefits of insurance scheme to the economy of the State.
- 6 Explain the role and functions of Insurance Regulatory and Development Authority of India.
- 7 What is contract of insurance? Distinguish it from wagering agreement.
- 8 Explain assignment of policy.
- 9 What is uberrima fideae? Explain its importance in contract of insurance.
- 10 Explain the concept of insurable interest under life insurance.
- 11 Explain contribution. How the concept of contribution helps in ensuring indemnity?
- 12 What is proximate cause? Explain the tests to establish proximate cause.
- 13 Answer any two of the following (2x2.5=5)
  - a. Proposal
  - b. The slip
  - c. Policy
- 14 Answer any two of the following (2x3=6)
  - a. Premium
  - b. Free consent
  - c. Discharge of contract



**BALBA – 618**

**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.

P.T.O.



BALBA - 618



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.

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

Duration : 3 Hours

Max. Marks : 75

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

**(8×8=64)**

1. Explain the role of insurance in prevention of loss.
  2. Write a note on evolution of insurance business in India.
  3. What is contract of insurance ? Write a note on competency of parties.
  4. Explain :
    - a) The Slip
    - b) The Policy.
  5. What is uberrima fides ? Explain its importance under contract of insurance.
  6. Explain insurable interest with the help of case laws.
  7. Explain indemnity and contribution.
  8. Explain the concept of proximate cause with the help of case laws.
  9. What is voyage policy ? Write a note on validity of policy in case of deviation.
  10. Explain the kinds of insured perils in marine insurance.
  11. Explain the effect non-disclosure and misrepresentation in fire insurance.
  12. Explain contents of standard fire policy.
  13. Write short notes on **any two** : **(3×2=6)**
    - a) Reinsurance
    - b) Double insurance
    - c) Subrogation.
  14. Write short notes on **any two** : **(2.5×2=5)**
    - a) Discharge of contract of insurance.
    - b) Assignment of policy.
    - c) Nomination.
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BALBA – 0617

**B.A. LL.B. (Semester – VI) Examination, October 2017**  
**INSURANCE**

Duration : 3 Hours

Total Marks : 75

**Instructions :** i) Answer **any 8** questions from Q.1 to 12.  
 ii) Question No. 13 and 14 are **compulsory**.

(8×8=64)

1. What is Insurance Contract ? Distinguish it from wagering agreement.
2. Discuss the functions of Insurance Regulatory and Development Authority under IRDA Act, 1999.
3. Define and explain insurable interest with the help of case laws.
4. What is Contribution ? Explain the limitations on the doctrine of contribution.
5. What is Risk ? Explain with the help of case laws.
6. Explain the principle of utmost good faith under insurance law.
7. What is a policy ? Discuss the law relating to construction of policy.
8. Distinguish between partial loss and general average under marine insurance.
9. Examine the procedure for assignment of life insurance policy.
10. What is standard fire policy ? Discuss it with special reference to definition of fire.
11. What is voyage policy ? Explain the circumstances in which deviation of voyage is excused.
12. Discuss the importance of proximate cause under fire policy.

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

(2×3=6)

- a) Subrogation.
- b) Shipping documents.
- c) Double Insurance.

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

(2×2½ =5)

- a) Reinsurance.
- b) The Slip.
- c) Cover note.



**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 ?





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.
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**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.
-

**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.
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