

**NATIONAL LAW UNIVERSITY, JODHPUR**

(School of Insurance Studies)

End Term Examination: Jan-May 2023

Semester: MBA (Insurance) II

Sub: Miscellaneous Insurance Including Cyber Insurance

**3 MAY 2023**

Duration: 3 Hrs.

Marks: 100

**Instructions:**

1. Attempt any 5(five) questions
  2. All questions carry equal marks.
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**Question # 01**

- (a) An Insurance Contract is always based on some basic principles, enumerate, how these principles (Insurable Interest & Indemnity) are applicable in case of Personal Accident Insurance.
- (b) Enumerate the essential features of Students Safety Insurance Scheme.

**Question # 02**

- (a) Describe the exclusions & the conditions of a Baggage Insurance Policy.
- (b) Detailed the underwriting considerations of a Commercial Fidelity Guarantee Insurance Policy.

**Question # 03**

- (a) A Bankers' Blanket Indemnity Insurance policy provides indemnity for specific contingencies, explain these contingencies.
- (b) Enumerate the coverages available under Householders Package Insurance Policy

**Question # 04**

- (a) Describe the features of Adhikari Suraksha Kavach Policy.
- (b) Describe in brief the features of (any two):
  - (i) Honey Bee Insurance,
  - (ii) Failed Well Insurance,
  - (iii) Animal Driven Cart

**Question # 05**

Write Short notes on any four (4) of the following:

- (a) Plate Glass Insurance
- (b) Pet Dog Insurance
- (c) Sports Insurance
- (d) Pedal Cycle Insurance
- (e) Missing Documents Insurance
- (f) Television Insurance

**Question # 06**

- (a) Explain the claim procedure under Cattle Insurance Policy for (i) Scheme & (ii) Non-Scheme animals.
- (b) Describe the conditions to be observed for granting insurance coverage to Sheep & Goat.



## NATIONAL LAW UNIVERSITY, JODHPUR

(School of Insurance Studies)

Mid Term Examination- 2023

Semester: MBA (Insurance) II

Sub: Miscellaneous Insurance including Cyber Insurance

Duration: 90 Minutes

Marks: 50

All questions carry equal marks.

## Question # 1.

- (a) In Personal Accident Policy, what is disablement and how many types of disablements are covered in this policy?
- (b) The onus of substantiating a claim under the policy rests on the insured. It is also necessary for him to comply with the condition of the policy concerning claim procedure. Elaborate the essential features of Personal Accident Insurance claim form?

## Question # 2

Write Short notes on: (any three)

- (a) Students Safety Insurance Policy
- (b) Bhagyashree Child welfare policy
- (c) Jan Arogya Bima Policy
- (d) Rashtriya Swasthya Birna Yojna

## Question # 3

- (a) While accepting the proposal for Burglary of big commercial establishments the insurance company insists for Pre-acceptance survey report. Describe the details of contents covered by this report?
- (b) Describe the basic features of Commercial Fidelity guarantee policy?

## Question # 4

- (a) Keeping in view the nature of business, various types of Burglary policies are available with the Insurance Providers, explain all such policies.
- (b) Enumerate the factors which are ordinarily taken into consideration while accepting Money Insurance proposal.

## Question # 5

- (a) Bankers' Blanket Indemnity Insurance policy provides indemnity against specific contingencies, elaborate.
- (b) Jewellers Block policy is designed for retailer & whole-seller dealing in gold, silver, etc. It provides protection under various sections, however unlike other insurance policies this policy also exclude certain losses. Elaborate.