May, 2014
EXAMINATION FOR INSURANCE SURVEYORS
FIRE INSURANCE

Marks

Q. 1 Write Short Notes of the following: (any three)
   a) Indemnity
   b) Spontaneous Combustion
   c) Insurable Interest
   d) Utmost Good Faith

Q. 2 Write Short Notes of the following: (any three)
   a) Local Authorities Clause
   b) Extent of indemnity under fire policy
   c) Non standard claims
   d) Insurers’ Preliminary rights on receipt of claim intimation

Q. 3 Write Short Notes of the following: (any three)
   a) Indemnity
   b) Spontaneous Combustion
   c) Insurable Interest
   d) Utmost Good Faith
Q. 3 Discuss the following: (any three)
   a) Meaning of fire under Standard Fire & Special Peril Policy
   b) Pro-rata condition of Average
   c) Proximate Cause
   d) On Account Payment

Q. 4 Explain the following: (any two)
   a) Conditions & Warranties
   b) Cancellation Clause
   c) Concurrent & Non-Concurrent Policies

Q. 5 State the process of the following: (any two)
   a) Total loss & Partial loss.
   b) Refund of premium under Declaration Policies
   c) Consumer Forums

Q. 6 Explain the following: (any two)
   a) What do you expect an insured to act upon when he intimates a claim & what are his essential duties?
   b) What have you understood about Risk Leakage & Contamination? Whether they are covered under Normal Policy?
   c) Discuss about “Rent for Alternate Accommodation” as an Add On Peril.
Q. 7 What is a Floater Policy? Differentiate between Floater Declaration & Floater Policy.

Q. 8 What are the duties of Fire Surveyor? Write in detail about:
   a) Examination of Policies
   b) Inspection of Scene of Loss

Q. 9 a) What are the Perils covered under Fire Standard & Special Perils Policy?
   b) Explain the general exclusions under Fire Policy?

Q. 10 Explain in detail various salvage disposal procedure.