EXAMINATION FOR INSURANCE SURVEYORS
MISCELLANEOUS INSURANCE

In case of dispute in respect of Hindi translation of question, the English version shall be valid.

Q. 1 Write Short Note on Any Three
   a) Duplicate key Clause
   b) Tertiary Care Insurance
   c) Difference between customs bond and excise bond
   d) Critical illness cover.

Q. 2 Briefly explain Any Three of the Following:
   a) Relate conditions of Average in Burglary Insurance under Full Value & Partial Value policy.
   b) Differentiate between Inventory & Valuation Clause under Burglary Policy & Valued Policy.
   c) In Miscellaneous Insurance which policies are subject to adjustment of Premium? Explain the working of the same with examples.
   d) How Money Insurance Coverage available under Money Insurance Policy & that under Shopkeeper’s Packages Policy is different.
Q. 3 Briefly explain any three of the following:
   a) Types of disablement covered under a Personal Accident Insurance Policy.
   b) Exclusions commonly found in Personal Accident Insurance Policy.
   c) Domiciliary Hospitalization cover and exceptions there under.
   d) Characteristics of T.P.A. and their role in Health Insurance.

Q. 4 Answer any Two of the following:
   a) Write a brief note on coverage provided under Bankers Blanket Indemnity Insurance and concept of retroactive cover there under.
   b) Exclusions under burglary (business premises) Insurance Policy.
   c) Factors ordinarily taken into consideration for underwriting Money Insurance.

Q. 5 Write short notes on any Two:
   a) Neon Sign Insurance
   b) All Risk Insurance
   c) Blood Stocks Insurance.

Q. 6 Answer any Two of the following:
   a) Relate the word discovery with Fidelity Guarantee Insurance policy by an example.
b) Compare & Contrast Facultative Reinsurance and Treaty Reinsurance.
c) Development of Poultry insurance in India and criteria for Market Agreement in Poultry Insurance.

Q. 7 How prompt inspection and quantification of the loss helps the Surveyor & Insurers Explain in the light of Various policies.

Q. 8 Write a detailed note on Videsh Yatra Mitra policy with respect to the features, coverage offered, terms and conditions involved and period of insurance.

Q. 9 E-Commerce insurance deals with many risks such as transmission of viruses and loss due to computer fraud etc. Discuss the coverage available under this insurance.

Q. 10 Discuss in detail, Animal Insurance under the Rural Insurance Branch of General Insurance.

समाप्त – End