Prepare a benefit chart against the contingencies available to insured and the amount thereof under a personal accident policy issued to an individual, assuming the sum insured to be ₹ 3,00,000/- with additional benefits.

b) How does the group personal accident policy differ from the individual PA policy?

c) A claim is lodged under a PA policy issued on (1a) above and cumulative bonus of ₹ 50,000/-. Loss of both hands are due to an accident, on the spot. Claim is found to be admissible. What is the amount of claim payable?

d) In the same claim, there seems to be a fracture on his right foot due to accident, which resulted into 6 weeks of temporary total disablement. What would be the amount of claim payable?
Q.2 Answer Any Three.
   a) How is it that the money policy does not show sum insured in respect of the
      transit section. Explain.
   b) Specify the underwriting factors in respect of the money policy.
   c) Which extensions are available under the above policy?
   d) Briefly specify the premium computation method used in the money insurance.

Q.3 Answer Any Three.
   a) What is tertiary care insurance? Give only a gist.
   b) What is the definition of Hospital in respect of mediclaim insurance? Why this
      aspect is important?
   c) Who is I.P.A. and what is their role and functions in relation to the mediclaim
      Insurance?
   d) Which are the two free additional covers available in mediclaim insurance for
      individual but not groups. Describe.

Q.4 Answer Any Two.
   a) Describe the cover available under the Cattle Insurance Policy and the exclusions
      applicable there under. What is the basis of identification of cattle for insurance
      purpose.
   b) Briefly describe the salt works insurance.
   c) What are the provisions as regards the premium discount for good features in
      respect of the Poultry Insurance?

Q.5 Answer Any Two.
   a) बृहत व्यापार क्षेत्र में 'बीमा के विविध खंडों के अन्तर्गत ऐसे आवरणों की चर्चा की जितने
      जो मुख्यतः बाजार में जाते हैं।
   b) वेक्सीन व्यापार क्षेत्र में 'बीमा' के अन्तर्गत ऐसे आवरणों की चर्चा की जितने
      जो मुख्यतः बाजार में जाते हैं।
   c) एच.पी.एल. व्यापार क्षेत्र में 'बीमा' के अन्तर्गत ऐसे आवरणों की चर्चा की जितने
      जो मुख्यतः बाजार में जाते हैं।
Q.5 Answer Any Two.
   a) Describe the cover under the section of the Banker’s Blanket Indemnity insurance, which are deemed as the basic cover together.
   b) Explain Basic Sum Insured, Additional Sum Insured and reinstatement of Sum Insured.
   c) What is Facultative Reinsurance? Is it useful in Miscellaneous Accident insurance also? How?

Q.6 Answer Any Two.
   a) How is the Floater Fidelity guarantee cover considered as more advantageous to the insured as compared to a collective Policy? Explain.
   b) Describe what are known as the Court Bonds? How these differ from Commercial Fidelity guarantee insurances. Give at least 6 examples.
   c) What covers could be incorporated in Events Insurance? Give some broad idea.

Q.7 Answer Any Two.
   a) Describe briefly various sections of cover available under Overseas Mediclaim Insurance policy?
   b) Under what circumstances, claim of insured will not be entertained under Overseas Mediclaim Insurance Policy?
   c) How the insurance companies, in your opinion, are tapping the sources of business for Overseas Mediclaim? What should be the strategy that the Company has to adopt?

Q.8 Jiohiriyap’s application the following reasons, ‘Partly paid Franchise’ policy which is desirable in the case of business: 1. New business, 2. Existing business, 3. Business which is expected to grow in future, 4. Business which is not profitable. Each reason should be explained in detail.
Q.8 Draft a letter to Diamontaire / owners of Jewellery show room, explaining the attractive features of the special policy devised for them called the Jewellers Block Insurances. The letter should highlight the wide extent of cover, method of rating and providing discounts.

Q.9 Which are the sections / covers which are not common in Household Insurance and the Shopkeepers Insurance. Specify the cover provided under such sections. Are there any features which are found to be irksome under the above policy. If so, what solution can you offer?

Q.10 Health portfolio is now deemed to be an independent portfolio where share of contribution to the Gross Direct Premium Income of the Country is high and increasing at a fast pace. To contain the ILR and increase the premium of untapped sources, what are the strategies that you would recommend Insurance company?