.answer EIGHT questions only. Question number TEN carries 16 marks but this is not compulsory. All other questions carry 12 marks each.

Q.1. Bring out the meaning of the following, citing suitable examples:
   a) External Exposures & internal Exposures.
   b) ‘Material facts’ in Fire Insurance.
   c) Six duties & responsibilities of a surveyor.
   d) Warranties in a Boiler & Pressure Plant Policy.

Q.2. a) Which losses/damages are covered under ITC Time Clause - Hulls?
   b) How the principle of Indemnity is strictly observed in Liability Insurance?
   c) Define subrogation. Give 2 examples.
   d) Differentiate between Express conditions & Implied conditions.

Q.3. कृपया निम्न पर संक्षेप लिखें (किन्हीं तीन)
   क) सर्व संक्षेप बीमा।
Q.3. Write short notes on: (Any Three) 4 Each
   a) All Risk Insurance.
   b) Fidelity Guarantee.
   c) Jewelers Block Policy.
   d) Product Liability Policy.

Q.4. Bring out the meaning, objectives & provisions of the following conditions 6 Each (Fire Policy) : (Any Two)
   a) Right of entry
   b) Reinstatement
   c) Arbitration

Q.5. Write short notes on followings: 4 Each
   a) Collision Liability.
   b) Off shore Oil / Gas unit’s Policy.
   c) Inland & Sailing vessels.

Q.6. निम्न प्रकार की पालिसी जो अभी चल रही है, इसमें यदि आप कोई बदलाव चाहते है तो उसकी अनुशंसा करें। (किन्हीं दो)
   क) मानक आग रोक पालिसी।
   ख) अप्रामक क्षति पूर्ति पालिसी।
   ग) सार्वजनिक देयता पालिसी।
Q.6. Recommend changes you would like to see in the following types of policy in vogue:
   (Any Two)
   a)  Standard Fire Policy.
   b)  Workmen Compensation Policy.
   c)  Public Liability Policy.

Q.7. Discuss the various methods of salvage disposal.


Q.9. What is ‘subrogation’? How is it practically applied to various branches of insurance?

Q.10. Why is ‘depreciation’ relevant to insurance? Discuss the various methods & procedures followed to calculate depreciation in building, plant and machinery & stock-in-trade in standard Fire policy.

नमूना

END

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