“प्रस्नपत्रिका उत्तरपत्रिका के साथ जोड़ना अनिवार्य है।”
“QUESTION PAPER MUST BE ATTACHED ALONGWITH THE ANSWER BOOK.”

मई 2012  
May, 2012  

EXAMINATION FOR INSURANCE SURVEYORS  
FIRED INSURANCE  

समय : 3 घंटे  
[Time : 3 Hours]

[Total Marks : 100]  
[ कुल अंक : 100,]

किसी आठ प्रश्नों के उत्तर दीजिए। दसवाँ प्रश्न के 16 अंक है किन्तु यह अनिवार्य नहीं है। 
अन्य सभी प्रश्न प्रश्न 12 अंक के हैं। 

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

 Marks

प. 1 संक्षिप्त में टिप्पणियां लिखिए। (किसी तीन)  
(Any Three)

अ) अन्तिम पॉलिसी के अंतर्गत अन्तिम का मतलब।  
ब) परम सद्भाव  
क) वार्टीया  
ड) लघु बीमा  

Q.1 Write short notes on (Any Three):  

a) Meaning of ‘Fire’ under Fire Policy  

b) Utmost Good Faith  

c) Warranties  

d) Micro insurance

प. 2 संक्षिप्त में टिप्पणियां लिखिए। (किसी तीन)  
(Any Three)

अ) गलतीसे अदायगी  
ब) पॉलिसी के संरचना नियम  
क) अनुग्रही अदायगी  
ड) प्रस्थापन।

Q.2 Write short note: Any Three  

a) Payment by mistake  

b) Rules of construction of policy  

c) Ex gratia payment  

d) Subrogation

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Q.3 State the following: (Any Three) 4 marks
   a) Non Standard Claims
   b) Temporary Removal of stocks
   c) Disposal of salvage
   d) Omission to insure additions clause

Q.4 Discuss about (Any Two): 6 each
   a) Salvage & Surveyor’s role.
   b) Insurer’s right in respect of a claim reported.
   c) Insurer’s duties in the event of a claim.

Q.5 Differentiate between (Any Two): 6 each
   a) Claim settlement under normal Fire Policy and reinstatement value policies.
   b) Conditions precedent to contract & conditions precedent to liability
   c) Direct & Indirect losses.
Q.6. Analyse the following (Any Two):
   a) General law of contract as applicable to Fire Insurance.
   b) Riot, strike and malicious damage.
   c) Indemnity

Q.7. What are various items of information required to be incorporated in final Survey Report of loss assessment?

Q.8. Under a Fire Declaration Policy following declarations are received.
   Declaration for April 2010 Rs. 6 lacs.
   Declaration for May 2010 Rs. 3.6 lacs
   (actual value of stocks for May Rs. 7 lacs.)
   Occurrence of fire on 15th June 2010 & loss assessed was Rs. 2 lacs.
   What is insurer’s liability and under what relevant proviso, the insurer will consider & process this claim.

Q.9. What are the legal aspects relevant to Fire Claims? Briefly analyse about each aspect.

Q.10. Extent of indemnity under Fire claims is subject to various limitations, Discuss these limitations.