किसी तीन का उत्तर दीजिए।

क) व्यवसायिक परिसर के संबंध में बीमा के अन्तर्गत कौनसा मूल आवरण दीया जाता है?

ख) संभावित बीमा में सूचनापत्र पैनल जैसे पैनल लिये आवश्यकता कैसी है?

ग) गोदाम जैसे व्यवसायिक परिसर के संबंध में जोखिम में कौनसे बीमा कांड घटक होते है?

घ) सुरक्षा में रखी रोकड़ बीमा के संबंध में सुरक्षा के कौनसे अच्छे विषय है?

Q.1 Answer Any Three questions

a) What is the basic cover provided under the Burglary Insurance for business premises?

b) Why there was a need for a policy like declaration policy in Burglary Insurance?

c) What are the main underwriting factors in Burglary risk, for business premises like a godown.

d) What type of safety & security features would be deemed as good in respect of cash - in-safe insurance.
Q.2 Answer Any Three questions
a) What is the cover provided under the 2 sections of the Money Insurance Policy?
b) Loss of cash occurred when money was being carried from Bank to the insured’s office. It was reported that the conveyance, a two wheeler, was parked on the road side and the employee concerned was having cold drink at a stall near by. Discuss the aspect of insurance company’s liability.
c) What is a valued policy? Explain and give examples.
d) Give an outline of the policy called us Students Safety Insurance Policy.

Q.3 जिसी तीन का उत्तर दीजिए।
क) जेलमें व्यक्ति बीमा के अंतर्गत उपलब्ध आवरण को संक्षिप्त में बताए।
ख) उपरोक्त प्रतिभें में युद्ध तथा प्रथामानु जोखिम को होती कर अन्य कोई भी अवरोध बताए।
ग) बैंकों स्थापित कुशल पालिका के अंतर्गत लागू आर्थिक को चर्चा कीजिए।
घ) बैंकों स्थापित बीमा में पूर्ववर्ती आवरण का महत्व क्या है? इसकी इस जैसे पालिका में व्या आवश्यकता है, जैसे की अन्य में नहीं होती है।

Q.3 Answer Any Three questions
a) Write briefly the cover provided under the Jeweller’s Block Policy.
b) Mentions any six exclusions, except war and nuclear risk, in the above policy.
c) Describe the application of excess under the Banker’s Blanket Indemnity Insurance.
d) What is meant by the retroactive cover in Banker’s Blanket Indemnity Insurance. Why is it necessary in this type of policy and not in most of the others.

Q.4 जिसी दो का उत्तर दीजिए।
क) जोखिम का सारा ध्वंस उपलब्ध होने पर हो वापस वातावरण को विविधता प्रतिवर्ती आवरण दीया जाता है। बीमा दर्दिका या आधार प्रारूप कौनसा होता है।
ख) यह आवश्यक है को कर्मचारी द्वारा को गई वेंचर्मात्र से हुई हानि का शोध तुरंत होना चाहिए। पालिका के अंतर्गत प्रति को घटना करने के लिए वौनसे विविध उपचार होते है।
ग) अधियोग संबंध मुनाफा व्या है? इसकी विविध उद्देश्य बीमा में उपयुक्तता बताए।

Q.4 Answer Any Two
a) The Fidelity Guarantee cover is allowed for commercial establishment only when full details of risk are available. Which form is taken as the basis of the contract of insurance? What are the contents therein?
b) Is it necessary that the loss due to dishonesty of the employee should be discovered immediately? What are the specific provisions under the policy for consideration of a claim?
c) What is Surplus Treaty Reinsurance? Explain how it is useful in miscellaneous accident insurance.

Q.5 Answer (Any Two)

a) Pedal cycle insurance is considered as a poor man’s vehicle. Hence a special policy is devised. What are the details of the same?

b) The All Risk Policy issued to cover personal Jewellery has also certain exclusions. What are these?

c) What is special contingency insurance? Give a specific example of the same while answering.

Q.6 Answer (Any Two)

a) Examine the application of principles of Indemnity and its corollaries to the Personal Accident Insurance.

b) Give the gist of a policy known as Rajeshwari Mahila Kalyan Yojana, including the extensions.

c) Which are the provisions applicable to Personal Accident Insurance? Explain the same with examples?

Q.7 Jewellers Block Insurance has been specially devised for diamantaries and not meant for those establishments whose work is predominantly manufacturing like cutters and goldsmiths. Neither can it be given to Angadias nor meant for pawn broking establishments. Specify the coverages and exclusions.
Q.8 Give example to understand the type of cover and scope granted in Fidelity Guarantee Insurance.

Q.9 What is the cover provided to Indian students who are going abroad for studies of long duration and who are sponsored by a financial institution? Give full details.

Q.10 What details, recommendations, opinion would the insurance company expect from a surveyor appointed by them in respect of Large Burglary Claim in one of their policies? What should the report contain?