EXAMINATION FOR INSURANCE SURVEYORS

MISCELLANEOUS INSURANCE

[Total Marks: 100]

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

Q.1 Write in brief on ANY THREE of the following:

a) Extensions available in Money Insurance
b) Administration Bond
c) Excess in a Bankers Blanket Indemnity Policy
d) Retroactive Cover

Q.2 Write Short Notes on ANY THREE of the following:

a) Duplicate Key Clause
b) Tertiary Care Insurance
c) First Loss Insurance
d) Critical illness cover

Q.3 Write Short Notes on ANY THREE of the following:

a) Post-accident and Rehabilitation
b) Life Insurance

c) Home Insurance

All other questions carry 12 marks each.
Q.3 Explain ANY THREE of the following:

a) The difference between the Medical Repatriation & Alternative Expense and Medical Emergency Reunion Expenses.

b) The Terms Housing breaking, Theft, Robbery & Dacoity.

c) The Coverage & features under Bhagyashree Child Welfare Policy

d) Domiciliary hospitalisation benefit under Health Insurance

Q.4 Provide the Salient features of ANY TWO of the following:

a) Pedal Cycle Insurance

b) Plate Glass Insurance

c) Neon Sign Insurance

Q.5 Answer ANY TWO of the following:

a) Indicate the difference between the Intransit Cover under Banker’s Blanket Indemnity Policy & Money Insurance Policy and the reasons for such difference.

b) Explain reinstatement clause under Banker’s Blanket Indemnity Policy & purpose behind the same.

c) On 19.3.2013 thieves gained entry into the premises of XYZ Ltd. by break opening the window pane, in the early morning. They broke open Finance Manager’s table drawer & obtained key’s to the safe. They managed to steal cash totaling
Rs. 5, 00,000/-. The relevant sum insured under the policy was Rs. 3,00,000/-. Discuss admissibility of claims & quantum there of the insured had a Burglar (business Premises) Policy

**प्र. 6** निम्नलिखित में से किन्हीं दो को स्पष्ट कीजिए।

क) कार्यालय स्थापना के लिए व्यापक (Umbrella) पैकेज आवारण

ख) अस्थाई विवर्तनता प्रतिभूति आवारण

ग) हानि रोक पुनरुत्थान व्यवस्था

Q.6 Explain on ANY TWO of the following:

a) Umbrella Package Cover for office establishment
b) Floater fidelity Guarantee Cover
c) Stop Loss Reinsurance Arrangements.

**प्र. 7** संबंधक के काम में "हानि के कारण की जाँच तथा हानि निर्धारण सम्मिलित होते हैं" इस विषय पर आलोचनात्मक टिप्पणी दीजिए।

**Q.7** Surveyor’s job involves the task of investigating the cause and assessment of loss”. Comment critically.

**प्र. 8** मस्तिष्कलन बीमा पर आवारण का विषयक्षेत्र, विशेषज्ज्ञात, अपवर्जन तथा व्यवसाय विकास में बाजार संबंधाएँ की भूमिका सहित एक विश्वसनीय टिप्पणी लिखिए।

- **Q.8** Write a detailed note on: Aquaculture Insurance including scope of cover, special features exclusions and the role played by market agreement in the development of business.

**प्र. 9** आयोजनों के बीमा तथा मैच के रद्द, होने वाले आवारण को विस्तार में बताइये। इसे विशेष आकर्षकता आवारण क्यों माना जाता है? इसके बीमांकन के गुणदेय या प्रतिफल कौनसे है?

**Q.9** Write in detail about Event Insurance & Cricket Match Abandonment Coverage’s. Why are these deemed as special contingency covers? What are the Underwriting Consideration for the same?

**प्र. 10** बड़े आयोगी साइटियों के लिए, पूर्वस्थापन तथा संबंधक रिपोर्ट की आवश्यकता जरूरी है।

इस कार्य को विस्तार में स्पष्ट कीजिए।

**Q.10** Pre acceptance surveyor Report is a must for large industrial risks.
Examine the statement in depth.

समाप्त – END