

CII Insurance Legal and Regulatory (IF1) Exam Sample Questions (Q66-Q71):

NEW QUESTION # 66

Mukul, an insurance company employee, wrongly reports that a recent transaction involved money laundering but decides NOT to report his suspicion to anyone. How is this treated under the current Money Laundering Regulations?

- A. It is a criminal offence.
- B. It is a civil offence.
- C. It is a **disciplinary offence dealt with by the Money Laundering Joint Working Committee.**
- D. It is a disciplinary offence under the Banking Code.

Answer: C

NEW QUESTION # 67

An owner of a building insures its sum insured from £1,000,000 to £1,500,000 to save premiums. A fire causes £500,000 damage to the building. If the building has a replacement value of £750,000 and average is applied, how much will the insured receive in settlement?

- A. £150,000
- B. £1,000,000
- C. **£200,000**
- D. £500,000

Answer: C

NEW QUESTION # 68

Insurance is usually purchased by the

- A. intermediary.
- B. insured.
- C. regulator.
- D. **policyholder.**

Answer: D

NEW QUESTION # 69

It is important to ensure the fair treatment of customers in order to comply with rules set by the

- A. Chartered Institute of Securities.
- B. British Insurance Brokers' Association.
- C. Association of British Insurers.
- D. **Financial Conduct Authority.**

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Table of Contents If1 Mock Exam Papers

1. Understanding the eBook If1 Mock Exam Papers
 - The Rise of Digital Reading If1 Mock Exam Papers
 - Advantages of eBooks Over Traditional Books
2. Identifying If1 Mock Exam Papers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an If1 Mock Exam Papers
 - User-Friendly Interface
4. Exploring eBook Recommendations from If1 Mock Exam Papers

- Personalized Recommendations
- If1 Mock Exam Papers User Reviews and Ratings
- If1 Mock Exam Papers and Bestseller Lists
- 5. Accessing If1 Mock Exam Papers Free and Paid eBooks
 - If1 Mock Exam Papers Public Domain eBooks
 - If1 Mock Exam Papers eBook Subscription Services
 - If1 Mock Exam Papers Budget-Friendly Options
- 6. Navigating If1 Mock Exam Papers eBook Formats
 - ePub, PDF, MOBI, and More
 - If1 Mock Exam Papers Compatibility with Devices
 - If1 Mock Exam Papers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of If1 Mock Exam Papers
 - Highlighting and Note-Taking If1 Mock Exam Papers
 - Interactive Elements If1 Mock Exam Papers
- 8. Staying Engaged with If1 Mock Exam Papers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers If1 Mock Exam Papers
- 9. Balancing eBooks and Physical Books If1 Mock Exam Papers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection If1 Mock Exam Papers
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine If1 Mock Exam Papers
 - Setting Reading Goals If1 Mock Exam Papers
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of If1 Mock Exam Papers

- Fact-Checking eBook Content of If1 Mock Exam Papers
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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