

## LOYAL INSURANCE SERVICES LTD

### Question Paper

Dated : Tue Feb 03 2015 18:11:39 GMT+0530  
(India Standard Time)

#### PART 1

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- 1.The evidence of the insurance contract between the insured and the insurer(82)
  - a. The Proposal form
  - b. The Policy Document
  - c. The Premium Receipt
  - d. The Endorsement
- 2.A complaint lodged in insurance on Ombudsman. How much time it will take to given the recommendation?(695)
  - a. 15 days
  - b. 30 days
  - c. 20 days
  - d. 10 days
- 3.In the event of the claim based on negligence, defenses are(818)
  - a. Reasonable care
  - b. Remoteness or unforeseeability
  - c. violent non fit injuria
  - d. Contributory negligence
- 4.Morale hazard in Insurance means(544)
  - a. The presence of people with hazardous occupations in the site covered the insurance
  - b. The acts of insured that results in the increase in the probability of loss because of an indifferent attitude towards losses and out of dishonesty
  - c. The acts of insured that result in the increase in the probability if loss from dishonest tendency on the part of the insure
  - d. The increase in the probability of loss that has nothing to do with acts of the insured but purely due to extraneous circumstance
- 5.Risk transfer is(393)
  - a. keeping all your eggs in one basket
  - b. Risk transfer is insurance
  - c. Not to replace loss of assets
  - d. All of the above
- 6.Which of the following is not considered part of risk management process(78)
  - a. Frequency of Risk
  - b. Cost of Insurance
  - c. Financial Severity of risk
  - d. Pain or suffering arising out of risk
- 7.Which of the following sections of the Insurance Act specifies the terms of indisputability of the life insurance policy?(663)
  - a. Sec.38
  - b. Sec.39
  - c. Sec.45
  - d. Sec.41
- 8.Capital of Indian Insurance broker can be(74)
  - a. Only in form of equity or preference shares

# Multiple Choice Questions About Motor Insurance

**Hussin A.Rothana**



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## **Table of Contents Multiple Choice Questions About Motor Insurance**

1. Understanding the eBook Multiple Choice Questions About Motor Insurance
  - The Rise of Digital Reading Multiple Choice Questions About Motor Insurance
  - Advantages of eBooks Over Traditional Books
2. Identifying Multiple Choice Questions About Motor Insurance
  - 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 Multiple Choice Questions About Motor Insurance
  - User-Friendly Interface
4. Exploring eBook Recommendations from Multiple Choice Questions About Motor Insurance
  - Personalized Recommendations
  - Multiple Choice Questions About Motor Insurance User Reviews and Ratings
  - Multiple Choice Questions About Motor Insurance and Bestseller Lists
5. Accessing Multiple Choice Questions About Motor Insurance Free and Paid eBooks

- Multiple Choice Questions About Motor Insurance Public Domain eBooks
- Multiple Choice Questions About Motor Insurance eBook Subscription Services
- Multiple Choice Questions About Motor Insurance Budget-Friendly Options
- 6. Navigating Multiple Choice Questions About Motor Insurance eBook Formats
  - ePub, PDF, MOBI, and More
  - Multiple Choice Questions About Motor Insurance Compatibility with Devices
  - Multiple Choice Questions About Motor Insurance Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Multiple Choice Questions About Motor Insurance
  - Highlighting and Note-Taking Multiple Choice Questions About Motor Insurance
  - Interactive Elements Multiple Choice Questions About Motor Insurance
- 8. Staying Engaged with Multiple Choice Questions About Motor Insurance
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Multiple Choice Questions About Motor Insurance
- 9. Balancing eBooks and Physical Books Multiple Choice Questions About Motor Insurance
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Multiple Choice Questions About Motor Insurance
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Multiple Choice Questions About Motor Insurance
  - Setting Reading Goals Multiple Choice Questions About Motor Insurance
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Multiple Choice Questions About Motor Insurance
  - Fact-Checking eBook Content of Multiple Choice Questions About Motor Insurance
  - 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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