

CII.E05.v2023-10-31.q18

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NEW QUESTION: 1

Adam was bitten by a stray dog in Africa. He washed his wound in a pond and a week later he became very ill with a high temperature. Initially, the local hospital treated him for malaria and later treated him for the fever following the dog bite. Adam died in hospital.

What is the proximate cause of his death?

- A. The unhygienic washing of the dog bite.
- B. The original physical injury of the dog bite.
- C. The delay in obtaining the correct medical treatment.
- D. The delay in seeking medical treatment.

Answer: B (LEAVE A REPLY)

NEW QUESTION: 2

In terms of private motor insurance, a renewal offer can be accepted

- A. by any third party.
- B. only by written communication.
- C. only by the proposer personally.
- D. by the proposer acting in reliance of the offer.

Answer: D (LEAVE A REPLY)

NEW QUESTION: 3

The proximate cause of a loss is best described as the

- A. most dominant cause of the loss.
- B. first peril to cause the loss.
- C. final peril to cause the loss.
- D. most remote cause of the loss.

Answer: A (LEAVE A REPLY)

NEW QUESTION: 4

Which divisional court of the High Court includes a Commercial Court?

- A. Family Division.
- B. Chancery Division.
- C. Partnership Division.
- D. Queen's Bench Division.

Answer: B (LEAVE A REPLY)

NEW QUESTION: 5

For this question more than 1 option is correct. You must select all the correct options to gain the mark.

In what circumstances does the Fires Prevention (Metropolis) Act 1774 require insurance companies to ensure that claims monies are used to rebuild or reinstate buildings destroyed or damaged by fire?

- A. Where the building was destroyed by an explosion.
- B. Where there is underinsurance.
- C. Upon the request of any person(s) interested in the buildings.
- D. When fraud or arson by the insured is suspected.

Answer: C,D (LEAVE A REPLY)

NEW QUESTION: 6

The test of the materiality of facts in an insurance contract is defined according to the opinion of a

- A. diligent broker.
- B. prudent underwriter.
- C. reasonable person.
- D. honest proposer.

Answer: (SHOW ANSWER)

NEW QUESTION: 7

For this question more than 1 option is correct. You must select all the correct options to gain the mark. What are the main sources of new English Law?

- A. Case law.
- B. International treaties.
- C. Legislation.
- D. Official law reports.

Answer: A,C (LEAVE A REPLY)

NEW QUESTION: 8

Ambiguous terms in a household insurance contract are generally construed against the

- A. policyholder due to the literal rule.

- B. policyholder due to the noscitur a sociis rule.
- C. insurer due to the ejusdem generis rule.
- D. insurer due to the contra proferentem rule.

Answer: ([SHOW ANSWER](#))

NEW QUESTION: 9

What is the maximum contingency fee percentage under a damages-based agreement that can be charged by a solicitor for personal injury cases and employment tribunal cases respectively?

- A. 35% for both cases.
- B. 50% for both cases.
- C. 35% for personal injury cases and 25% for employment tribunal cases.
- D. 25% for personal injury cases and 35% for employment tribunal cases.

Answer: ([SHOW ANSWER](#))

NEW QUESTION: 10

A household insurance policyholder leaves his home to go to work without setting the burglar alarm. Whilst he was out, his new tumble dryer overheats and causes fire damage to the kitchen. In what circumstances may the insurer legally reject a fire claim?

- A. If the policyholder exaggerates the value of the claim.
- B. If there is a subrogation action against the manufacturer of the tumble dryer.
- C. If the tumble dryer is covered by extended warranty insurance.
- D. If there is a breach of a warranty requiring the burglar alarm to be set.

Answer: A ([LEAVE A REPLY](#))

NEW QUESTION: 11

When, if at all, does the duty of fair presentation of a risk apply after a non-consumer insurance contract has been formed?

- A. From the date of a breach of warranty.
- B. On submission of a claim.
- C. It does not apply as the duty is to take reasonable care not to make a misrepresentation.
- D. Where there is a variation in the insured risk.

Answer: D ([LEAVE A REPLY](#))

NEW QUESTION: 12

A professional indemnity policy includes a condition requiring that the insured must give prompt notice of any circumstance that could give rise to a claim. What type of condition is this?

- A. A condition precedent to liability.
- B. A condition precedent to the contract.

- C. A collateral condition.
- D. A suspensive condition.

Answer: A (LEAVE A REPLY)

NEW QUESTION: 13

The branch of law particularly relevant when handling negligence claims is

- A. public law.
- B. civil law.
- C. administrative.
- D. constitutional law.

Answer: B (LEAVE A REPLY)

NEW QUESTION: 14

What are the main objectives of the principle of insurable interest?

- A. To reduce physical hazard and to discourage profiteering.
- B. To reduce moral hazard and to discourage profiteering.
- C. To reduce moral hazard and to discourage wagering.
- D. To reduce physical hazard and to discourage wagering.

Answer: (SHOW ANSWER)

NEW QUESTION: 15

Within what time period, from the date when the damage first began, does the owner of an office block have a right to sue the builder for negligent construction work?

- A. 9 years.
- B. 6 years.
- C. 3 years.
- D. 15 years.

Answer: C (LEAVE A REPLY)

NEW QUESTION: 16

Insurance agencies are usually created by way of

- A. express agreement.
- B. deed of agreement.
- C. unilateral agreement.
- D. implied agreement.

Answer: A (LEAVE A REPLY)

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NEW QUESTION: 17

Who is entitled to the surplus if a subrogation recovery from a negligent third party is greater than the amount the insurer has paid to the insured?

- A. The insured only.
- B. The State
- C. It is shared between the insurer and the insured.
- D. The insurer only.

Answer: A (LEAVE A REPLY)

NEW QUESTION: 18

Dan made a financial arrangement on behalf of Liz. However, Liz had the arrangement set aside by the court on the basis that she had been unduly influenced by Dan. To establish undue influence, the court must have specifically identified Dan as

- A. a person holding a senior position at Liz's bank.
- B. Liz's independent financial adviser.
- C. a person holding a dominant position over Liz.
- D. Liz's husband.

Answer: C (LEAVE A REPLY)

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