

B.A. LL.B. (FIVE YEAR DEGREE COURSE) (CBCS - 2015 COURSE)

B.A. LL. B. Sem - VI : SUMMER : 2024

SUBJECT: INSURANCE LAW

Day : Monday

Date : 29/04/2024

S-12491-2024

Time : 02:00 PM-04:30 PM

Max. Marks : 60

N.B.

- 1) All questions are **COMPULSORY**.
- 2) All questions carry **EQUAL** marks.

Q.1 A) What is a Contract of Insurance? Explain the fundamental principles of insurance.

OR

Q.1 B) "Indemnity is the controlling principle in insurance law, but all insurance contract are not perfect contracts of indemnity". Illustrate the statement giving reasons.

Q.2 A) What are the essential of a Life Insurance contract? How does it differ from fire and marine insurance contracts?

OR

Q.2 B) Distinguish between an assignment and a nomination in life insurance under the Insurance Act 1938.

Q.3 A) What is the meaning of 'proximate cause' in law of insurance? Explain with suitable example.

OR

Q.3 B) What do you mean by Marine Adventure? Explain maritime perils.

Q.4 A) Write explanatory notes on Double Insurance and Re-insurance.

OR

Q.4 B) 'Third Party insurance is must for running a Motor Vehicle in a public place'. Comment.

Q.5 A

- a) Explain Proposal in Life Insurance
- b) A insured his life with an insurance Rs.5,00,000/- he subsequently becomes insane, and while of unsound mind commits suicide. Can his heirs recover on the policy?

OR

- a) Write short note on Personal Accident Insurance.
- b) A insured his house against loss by fire. Later while insane, he killed his wife, injured his only son, set fire to the house, and died in the fire. The son survives and sues the insurer for the loss by fire. Is he entitled to recover?
