SHRIMATHI DEVKUNVAR NANALAL BHATT VAISHNAV COLLEGE FOR WOMEN (AUTONOMOUS)

(Affiliated to the University of Madras and Re-accredited with 'A+' Grade by NAAC) Chromepet, Chennai — 600 044.

BCOM.(BIM) END SEMESTER EXAMINATION APRIL/NOV - 2021

SEMESTER - V

18UBBCT5015 - Fire and Motor Insurance

Total Duration : 3 Hrs		Total Marks : 75
MCQ	: 30 Mins	MCQ : 15
Descriptive	: 2 Hrs.30 Mins	Descriptive : 60

Section B

Answer any **SIX** questions $(6 \times 5 = 30 \text{ Marks})$

- 1. Explain the various clauses in Fire Insurance.
- 2. What are the advantages of 'Reinsurance'?
- 3. "Insurance is not to prevent risk, but to indemnify the losses arising from a certain risk" Comment.
- 4. What are the duties of the insured in the event of a loss under the Fire Insurance Policy?
- 5. Explain the coverage and features of personal accident insurance.
- 6. Discuss the preventive efforts that could be taken to reduce the chance of occurrence of fire.
- 7. Explain the needs of motor insurance policy.
- 8. Describe the third party claims in ' Motor Vehicle Insurance'.

Section C

Answer any **THREE** questions $(3 \times 10 = 30 \text{ Marks})$

- 9. Explain the features and functions of Fire Insurance.
- 10. Describe the procedure involved on receipt of claim intimation under a fire policy.
- 11. Explain the Fire insurance claims Procedural Aspects.
- 12. Describe the procedures and conditions involved in taking Motor Vehicle Insurance Policy.
- 13. Explain the various kinds of Motor Insurance policies.