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Reg. No.....

Name.....

**FIVE YEAR B.A., LL.B. (HONS.)/B.B.A., LL.B. (HONS.)/B.Com., LL.B. (HONS.)  
DEGREE EXAMINATION, SEPTEMBER 2025**

**Eighth Semester**

**F.L. 26—INSURANCE LAW**

(2021 Admissions—Regular/2018 to 2020 Admissions—Supplementary)

Time : Three Hours

Maximum : 75 Marks

**Part A**

*Write short notes on any five of the following.  
Each question carries 3 marks.*

1. Insurance Regulatory and Development Authority (IRDA).
2. Attachment of Risk.
3. Doctrine of 'proximate cause' in insurance law.
4. Hull insurance and Cargo insurance.
5. Standard Fire Policy.
6. Motor Accident Claims Tribunal.

(5 × 3 = 15 marks)

**Part B**

*Answer any three of the following problems.  
Each question carries 10 marks.*

7. 'A', the insured, was not aware of the presence of a chronic illness in him when he took a policy for his life from an insurance company. On death due to the illness, the insurance company repudiated the claim of the legal representatives stating that the fact of illness was not disclosed to the company when the deceased took the policy. Is the contention of the insurance company tenable? Decide.
8. A ship was sailing from India to Sri Lanka. In the middle of the journey, few crew members suffered from food poisoning. Seeing that, captain deviated from the path and decided to go to Andaman, so that crew can get some treatment. While anchoring at the port of Andaman, ship's hull hit something and sustained some damage. Will the insurance money be given for this damage? Decide giving reasons.

Turn over

9. When 'P' left for work one day, he forgot to lock his house. On returning after work, P found that all his valuable household articles were stolen during his absence. The property was insured against theft. Can 'P' claim the loss? Advise.
10. 'A' insured stock-in-trade in his shop against fire for an amount of Rs. 50 lakhs. In an accident, his stock worth Rs. 35 lakh was lost by fire. To what extent the insurance company is liable for the loss? Decide.

(3 × 10 = 30 marks)

### Part C

*Answer any two of the following questions.*

*Each question carries 15 marks.*

11. What is 'insurable interest'? Explain insurable interest in connection with life, fire and marine insurance. What is the rationale behind making insurable interest an essential ingredient of a contract of insurance?
12. Explain with reference to non-life insurance policies the principle of indemnity and its corollary principles of subrogation and contribution.
13. What are the unique characteristics of a marine insurance contract? Examine the rules concerning the recovery of losses and the return of premiums in marine insurance.

(2 × 15 = 30 marks)