



‘সমানো মন্ত্র: সগিতি: সমানী’

UNIVERSITY OF NORTH BENGAL

LL.B. (3 yr.) 5th Semester Examination, 2023

INSURANCE LAW

PAPER CODE: GE01

Time Allotted: 3 Hours

Full Marks: 100

The figures in the margin indicate full marks.

Answer Question No. 7 and any four questions from the rest

1. (a) Discuss briefly the three distinct stages of insurance in privatised era. 10
(b) What do you understand by the concept of torts? With reference to the same comparatively analyse the concept of insurance and torts. 10
2. (a) What do you understand by marine insurance? In the light of the same discuss the features of marine insurance. 10
(b) Briefly mention the various categories of marine insurance policy. In the light of the same discuss the claim process for marine insurance policy. 10
3. (a) What do you understand by the concept of double insurance and re-assurance? 5
(b) “Warranty has been defined as a stipulation collateral to the insurance contract” — In the light of the statement discuss the importance of warranties in insurance contract. 10
(c) Write a short note on warranties implied in case of marine insurance policies. 5
4. (a) Discuss the importance of principle of indemnity in insurance contracts. 10
(b) “A contract of utmost good faith, it is not observed by either party, then the contract may be avoided by the other party” — In the reference to the same critically analyse the principle of utmost good faith. 10
5. Briefly describe the rights and duties of an insurer and an insured person respectively in an insurance contract with relevant case laws. 20
6. Briefly discuss the main statement of objects and reasons of Insurance Regulatory Development Authority Act, 2000. 20
7. Answer any **four** from the following: 5×4 = 20
 - (a) Commencement of policy
 - (b) Doctrine of contribution
 - (c) Functions of life insurance
 - (d) Cancellation of insurance policy
 - (e) Nature and history of insurance
 - (f) Fire Insurance.

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