



‘समानो मन्त्रः समितिः समानी’

UNIVERSITY OF NORTH BENGAL
B.A. LL.B. General 9th Semester Examination, 2023

INSURANCE LAW

Time Allotted: 3 Hours

Full Marks: 80

The figures in the margin indicate full marks.

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

1. (a) Define Insurance. Essential elements of ‘Contract of Insurance’. 8
(b) Discuss the various types of Insurance. 8
2. (a) Explain the nature of Fire Insurance. 4
(b) Principle of Reinstatement. 6
(c) Principle of Approximation. 6
3. (a) Explain Third-Party Liability under the Motor Vehicle insurance. 6
(b) Discuss the Burglary and Theft Policies. 10
4. “Insurable interest considered to be of the essentials of insurance contract” — In the light of this statement briefly discuss the principle of Insurable interest in different types of insurance contracts. 16
5. “Contribution is the right of an insurer who has paid a loss under a policy, to recover a proportionate amount from other insurer who are liable for the loss” — With the help of the statement define the conditions for contribution with suitable illustrations. 16
6. (a) “Insurer steps into the shoes of the insured” — When and how right of subrogation arises explain with illustrations? 8
(b) Briefly explain the doctrine of “Suicide or Felo De Se” in the circumstances affecting the risk in Life Insurance policies. 8
7. Write short notes on any *four* from the following: 4×4 = 16
 - (a) Health Insurance
 - (b) Doctrine of Subrogation
 - (c) Distinction between Assurance and Insurance
 - (d) IRDA
 - (e) Peril and Hazard
 - (f) Insurable Insurance.

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