(iv) Application of principles of indemnity and proximate cause.

[This question paper contains 4 printed pages.]

Your Roll No..............

Sr. No. of Question Paper : 609 **I**

Unique Paper Code : 6132353501

Name of the Paper : Fundamentals of Non-life Insurance

Name of the Course : **B.A. (VS) Insurance Management (NEP)**

Semester : V

Duration : 3 Hours Maximum Marks : 90

Instructions for Candidates

1. Write your Roll. No. on the top immediately on receipt of this question paper.

2. Answer **any five** questions.

3. All questions carry **equal** marks.

1. Discuss the needs for non-life insurance. Also, explain its scope and types.

2. Describe the nature of risk, perils, and rating factors in motor insurance. What are the different types of motor insurance? Explain.

3. What are the types of coverage in home insurance? Also, explain the rate setting in each type. Discuss the methods of indemnification.

4. Define credit insurance. Also, describe its functions. Explain the role of the Export Credit Guarantee Corporation.

5. What are the features of travel insurance? Explain. Critically evaluate the special exclusions of travel insurance.

6. Discuss the features and conditions of commercial property insurance. Also, categorise different types of risks in it.

7. What are the benefits of personal accident insurance? Identify to whom it is most suitable. Also, describe its exclusions.

8. Write short notes on **any three** of the following:

   (i) Liability insurance.

   (ii) Contents of policy document.

   (iii) Recent National Consumer Disputes Redressal Commission judgements.