

Note: All questions are compulsory subject to internal choice
Figures to the right indicate marks

Q.1 A) Fill in the blanks: **(any 8)** (08)

- i) HLV stands for _____.
- ii) The application document used for making the proposal is commonly known as the _____.
- iii) For hospitalization, minimum _____ hours the policyholder has to be admitted in hospital.
- iv) ESIS was established in _____.
- v) Premium paid by insured person is deductible under section _____ of Income Tax.
- vi) Home insurance is a type of _____ insurance.
- vii) The motor vehicle act was established in _____.
- viii) The Workmen's Compensation Act was formed in _____.
- ix) SBI General insurance company is a joint venture between _____.
- x) Property can be insured on _____ cost.

B) State whether the following statements are true or false: **(any 7)** (07)

- i) Add on cover option in fire insurance is not paying additional premium.
- ii) Construction of external walls and roofs number of storey includes in fire insurance proposal form.
- iii) Cargo insurance provides coverage against physical damage or loss of goods during shipping, whether by land, sea or air.
- iv) In India, Motor insurance is optional.
- v) Long term home insurance covers the peril arise due to war.
- vi) Through online also insured person can apply for cashless treatment or reimbursement.
- vii) Hull insurance covers the damage of cargo.
- viii) Flexible premium payments is a characteristic of variable life insurance.
- ix) Term insurance plans come with life-long renewability option.
- x) Life insurance covers death due to natural causes as well as due to accidents.

- Q.2. A) List out the advantages of life insurance. (08)
B) List out the documents required to convert proposal into policy. (07)

OR

- P) What are the factors determining life insurance premium? (08)
Q) Explain any two non-traditional SBI life insurance plans. (07)

- Q.3. A) Explain different types of health insurance schemes in India. (08)
B) Write a note on Health Insurance Portability. (07)

OR

- P) What are the benefits of health insurance? (08)
Q) Explain ICICI Lombard health insurance policies. (07)

- Q.4. A) List out the coverage under SBI's simple home insurance. (08)
B) Explain the claim procedure in motor insurance. (07)

OR

- P) Explain SBI motor insurance policies. (08)
Q) Explain the claim procedure of home insurance. (07)

- Q.5. A) Discuss the different risks of insurance. (08)
B) Explain any 5 general rules and regulations of fire insurance. (07)

OR

- Q.5. C) Write short notes on: (any 3) (15)
i. Prospectus
ii. Micro insurance
iii. Road side assistance
iv. Types of vehicles
v. Top up cover
