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The IF1 exam is recognized as one of the most challenging exams in the insurance sector. It requires a comprehensive understanding of the legal and regulatory frameworks that govern the industry, as well as an ability to apply this knowledge to practical scenarios. Those who successfully pass the IF1 exam will be able to demonstrate their understanding of the key principles of insurance and insurance law, and will be well-placed to progress their careers within the sector.

## CII Insurance Legal and Regulatory (IF1) Exam Sample Questions (Q52-Q57):

### NEW QUESTION # 52

Under the Consumer Rights Act 2015, a clause in a household insurance policy may be considered unfair if it

- A. imposes unreasonable obligations on the insurer in terms of costs or expenses that must be paid in addition to the amount of any loss.
- B. causes a significant imbalance in the parties' rights and obligations arising under the contract, to the disadvantage of the insured.
- C. discriminates against one of the persons insured on the grounds of nationality, gender or sexual orientation only.
- D. allows any party other than the insured to enforce the insurer's obligations under the policy.

Answer: B

### NEW QUESTION # 53

The Principles for Business state that all customers should be treated

- A. to a minimum standard.
- B. equally.
- C. fairly.
- D. with due respect.

Answer: C

### NEW QUESTION # 54

Alex decides to insure his factory. In doing this he is primarily

- A. transferring the risk to the insurer.
- B. reducing his moral hazard.
- C. reducing his physical hazard.
- D. protecting his business against certainty of loss.

Answer: A

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