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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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Chartered Insurance Institute

A red circular graphic element, resembling a stylized arrow or a partial circle, is positioned to the right of the Chartered Insurance Institute text. It has a gradient from dark red to light red and is partially obscured by the light blue bar.

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