

CBSE – DEPARTMENT OF SKILL EDUCATION

INSURANCE (SUBJECT CODE 814)

Sample Question Paper

Class XII (Session 2019–2020)

Time: 3 Hours

Max. Marks: 60

General Instructions:

1. *This Question Paper consists of two parts viz. Part A: Employability Skills and Part B: Subject Skills.*
2. **Part A: Employability Skills (10 Marks)**
 - i. *Answer any 4 questions out of the given 6 questions of 1 mark each.*
 - ii. *Answer any 3 questions out of the given 5 questions of 2 marks each.*
3. **Part B: Subject Skills (40 Marks):**
 - i. *Answer any 10 questions out of the given 12 questions of 1 mark each.*
 - ii. *Answer any 5 questions from the given 7 questions of 2 marks each.*
 - iii. *Answer any 5 questions from the given 7 questions of 3 marks each.*
 - iv. *Answer any 3 questions from the given 5 questions of 5 marks each.*
4. ***This question paper contains 42 questions out of which 30 questions are to be answered.***
5. *All questions of a particular part/section must be attempted in the correct order.*
6. *The maximum time allowed is 3 hrs.*

PART A: EMPLOYABILITY SKILLS (10 MARKS)

Answer any 4 questions out of the given 6 questions of 1 mark each:

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| 1. | _____ is the act of conveying meanings from one entity or group to another through the use of mutually understood signs, symbols, and semiotic rules. | (1) |
| 2. | _____ is software that helps in performing calculations using formulae and in analysing data. | (1) |
| 3. | State any two common personality disorders. | (1) |
| 4. | _____ is shaped through family, culture, society, education and other environmental factors. | (1) |
| 5. | _____ will promote the usage of eco friendly raw materials and conserve energy. | (1) |
| 6. | Customer _____ is an exercise that entrepreneurs do to understand whether there is a market for what they have to offer. | (1) |

Answer any 3 questions out of the given 5 questions of 2 marks each:

| | | |
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| 7. | State any two points of importance of being good listener for insurance agent. | (2) |
| 8. | Briefly explain any two advantages of using spreadsheet in insurance agents office? | (2) |
| 9. | How does planting a tree helps in sustaining environment? | (2) |
| 10. | How does dreaming big counted as a factor of one's inspiration? | (2) |
| 11. | Define the meaning of a business idea. | (2) |

PART B: SUBJECT SKILLS (50 MARKS)

Answer any 10 questions out of the given 12 questions:

| | | |
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| 12. | Mediclaim Insurance was primarily introduced to cover _____ charges. a) Insurance b) Hospitalization c) Nursing d) Accident | (1) |
| 13. | Maritime Perils refer to perils consequent to _____by sea. | (1) |
| 14. | The history of Fire Insurance can be traced to the ____Century. | (1) |
| 15. | One of the essential ingredients of Insurance Contract is that the insured must have _____ interest in the subject matter of contract. a) Proprietary b) Insurable c) Continuous d) Permanent | (1) |
| 16. | Non Life Insurance is also termed as _____ Insurance. | (1) |
| 17. | If the property is damaged or loss occurs due to fire because of _____ act of the owner, such damage or loss will not be covered in the policy. | (1) |
| 18. | In Life Insurance everyone is considered to have an interest in his own life and that of his _____ i. Daughter ii. Employee iii. Spouse iv. Parents. | (1) |

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| 19. | A marine insurance policy that is a combination of voyage & time policies & covers all risks during the particular voyage for a specified period of time is called _____ policy. a) Mixed b) Voyage c) Combination d) Dual | (1) |
| 20. | Automotive Insurance' is generally referred to as_____. | (1) |
| 21. | Name the types of Fire Insurance Policy that covers stocks stored in various god owns located at different places. | (1) |
| 22. | It is essential to ensure that the theft or burglary policy is in _____ at the time of theft. | (1) |
| 23. | Senior Citizen Mediclaim policy is available to a resident in India between the age of 60&80 years. If renewed without break the cover can be continued upto the age of _____. a) 90 b) 85 c) 95 d) 100 | (1) |

Answer any 5 questions out of the given 7 questions of 2 marks each:

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| 24. | Name the four General Insurance Companies in Public Sector in India. | (2) |
| 25. | State the types of marine insurance. | (2) |
| 26. | What is the difference between Theft and Burglary? | (2) |
| 27. | What does the word cumulative bonus means? | (2) |
| 28. | State the importance of Certificate of insurance in case of motor vehicle? | (2) |
| 29. | What is the quantum of liability to pay compensation on the principle of no fault? | (2) |
| 30. | What is the meaning of word burglary? | (2) |

Answer any 5 questions out of the given 7 questions of 3 marks each:

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| 31. | Briefly explain the circumstances under which principle of indemnity is not strictly applicable? | (3) |
| 32. | State appoints of difference any three points of difference between life and general | (3) |

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| | insurance. | |
| 33. | Rishabh insured his factory for Rupees 5Lakh against fire. Due to fire, he suffered a loss of Rupees 2Lakh. How much amount he can recover from the insurance? Why? Explain with the help of principle | (3) |
| 34. | Explain giving reason: (a) Under medical insurance in the first year any claims during the first 30 days from the date of cover are not payable in all cases including accidental injury. Why? (b) Medical Expenses incurred by the insured person, outside India, as a direct result of bodily injuries caused or sickness & disease contracted are covered by Senior citizen Policy. Do you agree? Give reason. | (3) |
| 35. | Explain any three features of Marine Insurance? | (3) |
| 36. | Explain "Duty" Insurance under Marine insurance Policy? | (3) |
| 37. | Define (1) Property (2) Period of Insurance (3) Robbery. | (3) |

Answer any 3 questions out of the given 5 questions of 5 marks each:

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| 38. | What is Risk? Write any four significance of General insurance. | (5) |
| 39. | Briefly explain the procedure in the Event of Loss due to fire? | (5) |
| 40. | Enumerate the procedures involved in settling Third Party Liability Claims. | (5) |
| 41. | What is meant by term Sale contract in case of Marine Insurance? Briefly explain the three types of sale contract? | (5) |
| 42. | Briefly explain the features of Health insurance? | (5) |