

NON-LIFE INSURANCE EXAM REVIEWER

(for both TC and NAP exams)

INSTRUCTION: Choose the correct answer. Indicate your answer by encircling the letter of your choice.

1. Any person who for compensation solicits or obtains insurance on behalf of any insurance company or transacts for a person other than himself an application for a policy or contract of insurance to or from such company shall be known as:
 - a. **insurance agent**
 - b. general agent
 - c. insurance broker
 - d. reinsurance broker
2. An Actual loss in marine insurance may be caused by any of the following except:
 - a. damage to the thing insured which renders it valueless to the owner for the purpose for which he held it
 - b. irretrievable loss of the thing insured by sinking or being broken up
 - c. total destruction of the thing insured
 - d. **stranding of the vessel**
3. The Philippine Standard Fire Policy covers basically:
 - a. fire only
 - b. **fire and lightning**
 - c. fire and other extraneous perils
 - d. none of the above
4. Earthquake-fire as an extraneous peril cover the insured against loss:
 - a. due to tremors of an earthquake
 - b. **by fire which ensues after an earthquake**
 - c. by both fire and earthquake whichever occurs first
 - d. none of the above
5. One of whose name a Motor Vehicle is registered with the Land Transportation Commission as the actual, legal owner thereof is called:
 - a. **motor vehicle owner**
 - b. combination of a & c
 - c. a land transportation operator
 - d. none of the above
6. Even if the insured drives recklessly and against the speed limits, as a general rule:
 - a. the motor car policy is suspended
 - b. the motor car policy is not liable for bodily injury or death of pedestrians
 - c. **the motor car policy is liable for death/bodily injury/property damage of the third persons**
 - d. none of the above
7. Jettison, in Marine Insurance:
 - a. refers to temporary detachment of property with a view to ultimate release
 - b. **refers to throwing overboard of cargo or part of a vessel equipment in order to relieve a vessel when she is in peril**
 - c. includes every wrongful act willfully committed by the master or the crew to the prejudice of the owner of the charterer.
 - d. none of the above
8. The fundamental principle of marine insurance includes the following except:
 - a. insurance interest
 - b. **profits**
 - c. indemnity
 - d. good faith
9. A Surety bond is an agreement:
 - a. between 2 parties
 - b. **among 3 parties**
 - c. unilaterally executed by the Surety Co.
 - d. none of the above
10. The obligee, as a party to the Surety bond:
 - a. is primarily liable to perform a legal obligation
 - b. **is the beneficiary thereof**
 - c. guarantees
 - d. none of the above
11. Bonds conditioned to answer for non-performance of contractual obligations are classified as:
 - a. Surety bonds
 - b. **Guaranty bonds**
 - c. Fidelity bonds
 - d. none of the above

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