

CBSE | DEPARTMENT OF SKILL EDUCATION

INSURANCE (SUBJECT CODE -814)

CLASS XII (SESSION 2021-2022) BLUE-PRINT FOR SAMPLE QUESTION PAPER FOR TERM -1

Max. Time Allowed: 1½ Hours

Max. Marks: 30

PART A - EMPLOYABILITY SKILLS (05 MARKS):

UNIT NO.	NAME OF THE UNIT	NO. OF QUESTIONS (1 MARK EACH)
1	Communication Skills-IV	2
2	Self-Management Skills-IV	2
3	Information and Communication Technology Skills-IV	2
TOTAL QUESTIONS		6 Questions
NO. OF QUESTIONS TO BE ANSWERED		Any 5 Questions
TOTAL MARKS		1 x 5 = 5 marks

PART B - SUBJECT SPECIFIC SKILLS (25 MARKS):

UNIT NO.	NAME OF THE UNIT	NO. OF QUESTIONS (1 MARK EACH)
1	General Insurance	15
2	Fire Insurance	8
3	Marine Insurance	9
TOTAL QUESTIONS		32 Questions
NO. OF QUESTIONS TO BE ANSWERED		25 Questions
TOTAL MARKS		1 x 25 = 25 MARKS

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Max. Time Allowed: 1½ Hours

Max. Marks: 30

General Instructions:

1. Please read the instructions carefully
2. This Question Paper is divided into 03 sections, viz., Section A, Section B and Section C.
3. Section A is of 05 marks and has 06 questions on Employability Skills.
4. Section B is of 20 marks and has 25 questions on Subject specific Skills.
5. Section C is of 05 marks and has 07 competency-based questions.
6. Do as per the instructions given in the respective sections.
7. Marks allotted are mentioned against each section/question.
8. All questions must be attempted in the correct order

SECTION A

Answer any 5 questions out of the given 6 questions on Employability Skills

(1 x 5 = 5 marks)

1.	_____ is an exchange of facts, ideas, opinions or emotions by two or more persons. a. Communication b. Combination c. Conversation d. Connection	1
2.	Which Of the following is not a stage of active listening? a. Receiving b. Understanding c. Non-Responding d. Evaluating	1
3.	Issues related to health of an individual can lead to low self-esteem and cause _____ stress. a. Financial b. Emotional c. Mental d. Physical	1

4.	Mohan has feelings of emptiness abandonment and suicide. What type of personality disorder is this. a. Borderline b. Dependent c. Avoidant d. Obsessive	1
5.	Which option will you use to change the color of the text? a. Font color b. Font c. Highlight color d. Format	1
6.	Which menu option will you click on to insert shapes and images: a. Format b. Tools c. Edit d. Insert	1

SECTION B

Answer any 20 questions out of the given 25 questions

(1 x 20 = 20 marks)

7.	The headquarter of IRDA is located in: a. Delhi b. Hyderabad c. Goa d. Mumbai	1
8.	In which year does the General Insurance business was nationalized: a. 1972 b. 1973 c. 1974 d. 1975	1
9.	Non-life Insurance is also termed as which insurance: a. Mixed b. Single c. General d. Life	1
10.	The principle of subrogation is basically a corollary or an offshoot of the principle: a. Insurable Interest b. Causa Promina c. Utmost Good Faith d. Indemnity	1
11.	In life Insurance everyone is considered to have an interest In his own life and that of his: a. Daughter b. Employee c. Spouse d. parents.	1

12.	The punch line of the advertisement of which of the following Organization is "Jindgi ke sath bhi Jindgi ke bad bhi": a. General Insurance b. Life Insurance c. SBI General Insurance d. Reliance General Insurance	1
13.	Insurance provides security against: a. Risk b. Losses c. Profit d. Risk and Losses.	1
14.	General Insurance,(Public Sector)Association of India HQ situated in: a. Telengana b. Mumbai c. Delhi d. Chennai.	1
15.	What is the maximum limit of period of insurance for General Insurance? a. one year b. five year c. ten years d. no limit	1
16.	If a person has insured his property with two insurance companies, then In case of fire loss both the insurance companies will compensate the loss Of the owner: a. Equally b. Individually c. Proportionately d. Half Yearly.	1
17.	Long term fire policy can be issued for dwellings for minimum period of: a. 2 years b. 3 years c. 5 years d. 10 years	1
18.	Fire policy doesn't cover: a. Fire b. Spontaneous combustion c. Lightening d. Aircraft damage.	1
19.	Reinstatement value policy can be issued for: a. Stock in process b. Building c. Stock in go down d. Raw materials.	1

20.	In fire policy payment of premium is paid; a. In advance b. Within 1 month c. Within 2 months d. Within 6 months.	1
21.	Which is not a subject matter of marine insurance: a. Hull insurance b. Cargo insurance c. Fright insurance d. Fire insurance.	1
22.	In marine insurance Insurable interest is enough at the time of: a. Maturity b. Insurance c. Loss d. Claim	1
23.	CIF contract means: a. Co-insurance form b. Cost input freight c. Cost insurance freight d. Cost incidental freight.	1
24.	Which of the following is not a stamped document: a. Open cover b. Open policy c. Specific policy d. Special declaration policy.	1
25.	Which one of the following marine cargo policy is not assignable: a. Marine cargo specific policy b. Certificate issued under open policy c. Certificate issued made open policy d. Annual policy.	1
26.	Shut out cargo means a cargo which is: a. Not loaded on the ship due to late arrival. b. Thrown out of the ship. c. Shut in the bounded warehouse. d. Rejected by the buyer.	1
27.	In which of the following loss assessed is not ratably reduced in the Proration of sum insured bear to the value at risk: a. Particular average. b. Partial loss. c. Total loss. d. Sue and Labor charges.	1

28.	In overseas transit claim the proof of shipment is: a. Bill of lading. b. Bill of exchange. c. Bill of treasury. d. Bill of purchase.	1
29.	A marine insurance policy that is a combination of voyage and time policies covers all risk during the particular voyage for a specified period of time is called policy: a. Mixed b. Voyage c. Combination d. Dual.	1
30.	Which of the following losses is not covered under fire insurance policy? a. Process loss. b. Impact damage. c. Missile testing operation. d. Aircraft damage.	1
31.	Who cannot take the fire policy: a. Owner of the building b. Shopkeeper c. Hotels d. Tenant of the building	1

SECTION C

(COMPETENCY BASED QUESTIONS)

Answer any 5 questions out of the given 7 questions

(1 x 5 = 5 marks)

32.	Which Is the first insurance company to transact the general insurance business: a. Triton insurance b. LIC c. National Insurance d. Oriental insurance.	1
33.	A farmer, Sonu, had a machine worth Rs. 40000/- but didn't know that the machine was insured for Rs. 30000/- under fire policy. It got damaged due to fire and Sonu didn't have funds to buy a new machine. A young girl named Seeta tried to help him out and asked for the documents related to the machine. She helped the farmer by telling him that it is insured under fire policy and the amount assessed is Rs. 16000/-. The claim payable is a. 30000/- b. 12000/- c. 16000/- d. 40000/-.	1

34.	<p>In the insurance are just like the retailers of any consumer product Who help in selling and distributing the product.</p> <p>a. Surveyors b. Loss assessors c. Agent d. Any person.</p>	1
35.	<p>If a policy is cancelled at the option of insured:</p> <p>a. Premium adjustment is made on pro rata basis. b. Premium can not be refunded. c. Premium adjustment is made on short period basis. d. Policy can not cancelled by the insured.</p>	1
36.	<p>The minimum paid up capital required for a general insurance company is RS.</p> <p>a. 25 crore b. 50 crore c. 100 crore d. 200 crore.</p>	1
37.	<p>Which one the following bodies can issue the License to work as individual Agent in India?</p> <p>a. Finance ministry b. Govt. of India c. LIC and GIC d. IRDAI.</p>	1
38.	<p>Amar is owner of a house which is insured against fire. He sells the house to Ram, but doesn't transfer the insurance policy to him. The house is thereafter destroyed By fire. Can Amar or Ram recover the loss from the insurance company? Which Principle of Insurance will be applicable in this case?</p> <p>a. Principle of Indemnity. b. Utmost Good Faith. c. Principle of Subrogation. d. Principle of Insurable interest.</p>	1