

CBSE | DEPARTMENT OF SKILL EDUCATION

INSURANCE (SUBJECT CODE: 814)

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

Max. Time Allowed: 1½ Hours (90 min)

Max. Marks: 30

PART A - EMPLOYABILITY SKILLS (05 MARKS):

UNIT NO.	NAME OF THE UNIT	NO. OF QUESTIONS - VSA (1 MARK EACH)	NO. OF QUESTIONS - SA (2 MARKS EACH)	NO. OF QUESTIONS - LA (4 MARKS EACH)	TOTAL NUMBER OF QUESTIONS
4	Entrepreneurship Skills IV	2	1	-	3
5	Green Skills IV	2	1	-	3
TOTAL QUESTIONS		4	2	-	06
NO. OF QUESTIONS TO BE ANSWERED		Any 3	Any 1	-	04
TOTAL MARKS		3 x 1 = 3 Marks	1 x 2 = 2 Marks	-	05 Marks

PART B - SUBJECT SPECIFIC SKILLS (25 MARKS):

UNIT NO.	NAME OF THE UNIT	NO. OF QUESTIONS - VSA (1 MARK EACH)	NO. OF QUESTIONS - SA - I (2 MARKS EACH)	NO. OF QUESTIONS - SA - II (3 MARKS EACH)	NO. OF QUESTIONS - LA (4 MARKS EACH)	TOTAL NUMBER OF QUESTIONS
4	Motor Vehicle Insurance	2	2	1	1	6
5	Mediclaime and Accident Insurance	3	2	1	1	7
6	Burglary and Theft Insurance	2	1	2	1	6
TOTAL QUESTIONS		07	05	04	03	19
NO. OF QUESTIONS TO BE ANSWERED		05	03	02	02	12
TOTAL		5 x 1 = 05	3 x 2 = 06	2 x 3 = 06	2 x 4 = 08	25
TOTAL MARKS		25+5=30 MARKS				

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CLASS XII (SESSION 2021-2022)
SAMPLE QUESTION PAPER FOR TERM - II

Max. Time Allowed: 1 ½ Hours (90 min)

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.
 - a) Questions numbers 1 to 4 are one mark questions. Attempt any three questions.
 - b) Questions numbers 05 and 06 are two marks questions. Attempt any one question.
4. Section B is of 17 marks and has 16 questions on Subject specific Skills.
 - a) Questions numbers 7 to 13 are one mark questions. Attempt any five questions.
 - b) Questions numbers 14 to 18 are two marks questions. Attempt any three questions.
 - c) Questions numbers 19 to 22 are three marks questions. Attempt any two questions.
5. Section C is of 08 marks and has 03 competency-based questions.
 - a) Questions numbers 23 to 25 are four marks questions. Attempt any two questions.
6. Do as per the instructions given in the respective sections.
7. Marks allotted are mentioned against each section/question.

SECTION A

(3 + 2 = 5 marks)

Answer any 03 questions out of the given 04 questions		1 x 3 = 3
Q.1	What do you understand by the term attitude?	1
Q.2	Define entrepreneurship.	1
Q.3	What is meant by green skill jobs?	1
Q.4	Who are FPO's?	1
Answer any 01 question out of the given 02 questions		1 x 2 = 2
Q.5	What is meant by 'First Generation Entrepreneurs'?	2
Q.6	List any four ways of minimising waste and pollution.	2

SECTION B

(5 + 6 + 6 = 17 marks)

Answer any 05 questions out of the given 07 questions		1 x 5 = 5
Q.7	Which type of insurance is mandatory under the Motor Vehicle Act?	1
Q.8	Name the 'Police Certificate' that is essential to be submitted to the insurer before a total loss following theft is settled by the insurer?	1
Q.9	Which charges are primarily covered under Mediclaim Insurance?	1
Q.10	What is the minimum time period for which Health Insurance Policies are issued?	1
Q.11	Burglary and theft Insurance provides for indemnity against loss of which assets of the Insurer?	1
Q.12	What is meant by Intrinsic Value?	1
Q.13	In case of overseas medical policy, the premium is payable in which currency?	1
Answer any 03 questions out of the given 05 questions		2 x 3 = 6
Q.14	State the importance of Motor Insurance certificate in India.	2
Q.15	List any two zones for Commercial Vehicles-	2
Q.16	Define 'Health Insurance'.	2
Q.17	What is meant by 'Cumulative Bonus' in Health Insurance?	2
Q.18	Define the following terms: i) Theft ii) Burglary	2
Answer any 02 questions out of the given 04 questions		3 x 2 = 6
Q.19	Define third party liability. Enumerate the procedure involved in settling Third Party Liability Claims.	3
Q.20	Explain various coverages and non-coverages under Health Insurance Policies.	3
Q.21	State the losses covered under Burglary and Theft Insurance.	3
Q.22	Explain any three general conditions under Burglary and Theft Insurance.	3

SECTION C
(COMPETENCY BASED QUESTIONS)

(2 x 4 = 8 marks)

Answer any 02 questions out of the given 03 questions		
Q.23	Mrs Kaur sold her car to Mr Sunil Kumar but did not transfer the registration and insurance in his name. The car caught fire and Mrs Kaur claimed the insurance amount from the company. Briefly explain if the claim will be processed.	4
Q.24	Mr Ram resides in Mumbai and is 60 years old. He inquires about the Mediclaim policy for himself, he has medical history of Hypertension and Diabetes since last 6 years and is undergoing treatment for the same with Ayurvedic medicines. Suggest the policy for him as per his pre-existing medical conditions and the coverage for the same.	4

Q.25	In March 2021, burglary took place in a business firm, when some person trespassed and broke open the doors and ₹1.23 lakhs cash was stolen. Thereafter, the firm lodged a claim with the insurance company. The firm had taken a policy from the Company in May 2020 which covered the risk of theft of cash as well as goods and machinery. Explain as per the policy, if the claim will be processed?	4
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