

CBSE | DEPARTMENT OF SKILL EDUCATION

INSURANCE (SUBJECT CODE: 814)

Blue-Print for Sample Question Paper for Class XII (Session 2025-2026)

Max. Time: 3 Hours

Max. Marks: 60

PART A - EMPLOYABILITY SKILLS (10 MARKS):

UNIT NO.	NAME OF THE UNIT	OBJECTIVE TYPE QUESTIONS	SHORT ANSWER TYPE QUESTIONS	TOTAL QUESTIONS
		1 MARK EACH	2 MARKS EACH	
1	Communication Skills- IV	1	1	2
2	Self-Management Skills- IV	2	1	3
3	Information and Communication Technology Skills- IV	1	1	2
4	Entrepreneurial Skills- IV	1	1	2
5	Green Skills- IV	1	1	2
TOTAL QUESTIONS		6	5	11
NO. OF QUESTIONS TO BE ANSWERED		Any 4	Any 3	07
TOTAL MARKS		1 x 4 = 4	2 x 3 = 6	10 MARKS

PART B - SUBJECT SPECIFIC SKILLS (50 MARKS):

UNIT NO.	NAME OF THE UNIT	OBJECTIVE TYPE QUESTIONS	SHORT ANS. TYPE QUES.- I	SHORT ANS. TYPE QUES.- II	DESCRIPTIVE/ LONG ANS. TYPE QUESTIONS	TOTAL QUESTIONS
		1 MARK EACH	2 MARKS EACH	3 MARKS EACH	4 MARKS EACH	
1	UNIT 1 – General Insurance	5	1	1	1	8
2	UNIT 2 – Fire Insurance	5	-	1	1	7
3	UNIT 3 – Marine Insurance	7	1	-	1	9
4	UNIT 4 – Motor Vehicle Insurance	4	1	-	1	6
5	UNIT 5 – Medi-claim and Accident Insurance	5	1	-	1	7
6	UNIT 6 – Burglary and Theft Insurance	6	1	1	-	8
TOTAL QUESTIONS		32	5	3	5	45
NO. OF QUESTIONS TO BE ANSWERED		26	Any 3	Any 2	Any 3	34
TOTAL MARKS		1 x 26 = 26	2 x 3 = 6	3 x 2 = 6	4 x 3 = 12	50 MARKS

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Max. Time: 3 Hours

Max. Marks: 60

General Instructions:

1. Please read the instructions carefully.
2. This Question Paper consists of **24 questions** in two sections – Section A & Section B.
3. Section A has Objective type questions whereas Section B contains Subjective type questions.
4. **Out of the given (6 + 18 =) 24 questions, a candidate has to answer (6 + 11 =) 17 questions in the allotted (maximum) time of 3 hours.**
5. All questions of a particular section must be attempted in the correct order.
6. **SECTION A - OBJECTIVE TYPE QUESTIONS (30 MARKS):**
 - i. This section has 06 questions.
 - ii. There is no negative marking.
 - iii. Do as per the instructions given.
 - iv. Marks allotted are mentioned against each question/part.
7. **SECTION B – SUBJECTIVE TYPE QUESTIONS (30 MARKS):**
 - i. This section contains 18 questions.
 - ii. A candidate has to do 11 questions.
 - iii. Do as per the instructions given.
 - iv. Marks allotted are mentioned against each question/part.

SECTION A: OBJECTIVE TYPE QUESTIONS

Q. 1	Answer any 4 out of the given 6 questions on Employability Skills (1 x 4 = 4 marks)	
i.	Explain the meaning of Personality.	1
ii.	Which of the following is not a stage of active listening? (a) Receiving (b) Understanding (c) Non-responding (d) Evaluating	1
iii.	Which menu option will you use to change the color of the text? a) Font color b) Font c) Highlight color d) Format	1
iv.	Shortcut key to underline text in a spreadsheet. a) ctrl+b b) ctrl+i c) ctrl+l d) ctrl+u	1
v.	State the purpose of using natural plants inside the insurance agent office.	1
vi.	What do you understand by Perseverance?	1

Q. 2	Answer any 5 out of the given 7 questions (1 x 5 = 5 marks)	
i.	In which year General Insurance Business was nationalized? a) 1972 b) 1973 c) 1974 d) 1975	1
ii.	Can fire Insurance Policy be assigned?	1
iii.	Explain F.O.R.	1
iv.	What is cashless facility?	1
v.	Name any two compulsory policies of Motor Vehicle Insurance.	1
vi.	In case of Overseas Medical Policy the premium is payable in a) Any foreign currency b) US Dollar c) Euro d) Indian Rupees	1
vii.	What is Market value?	1

Q. 3	Answer any 6 out of the given 7 questions (1 x 6 = 6 marks)	
i.	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
ii.	Define the term Maritime Perils.	1
iii.	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 to the owner _____ a) Equally b) Individually c) Proportionately d) Half Yearly	1
iv.	What is floater benefit?	1
v.	List two exclusions of theft insurance policy.	1
vi.	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
vii.	Forms of Motor Vehicle Insurance Policies.(Any two)	1

Q. 4	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	What is cover note?	1
ii.	The marine insurance will be valid if the person is having insurable interest at the time of loss. The insurable interest will depend upon the nature of _____ contract. a) Assignment b) Supply c) Sales d) Purchase	1

iii.	Name any two private companies carrying out General Insurance Business.	1
iv.	When a _____ finds that a Vehicle is either beyond repairs or the repairs are not in economic proposition he negotiates with the insured to assess the loss on Total Loss Basis. a) Surveyor b) Inspector c) Valuer d) Underwriter	1
v.	Define Intrinsic value.	1
vi.	Can senior citizen medical policy be continued up to the age of 90?	1

Q. 5	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	Under CIF contracts the seller is responsible for arranging the _____ & delivering the goods at port of destination: a) Vehicle b) Ferry c) Crane d) Ship	1
ii.	What is the principle of Subrogation?	1
iii.	What is period of Insurance?	1
iv.	In determining the extent of liability of the Insurer, the _____ -- of fire is immaterial unless it has been deliberately brought about by the insured. a) Power b) Cause c) Premier d) Intensity	1
v.	Explain time policy under Cargo policy.	1
vi.	Define Sum Insured	1

Q. 6	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	Which policy is known as all in one policy?	1
ii.	Mediclaime Insurance was primarily introduced to cover _____ charges. a) Insurance b) Hospitalization c) Nursing d) Accident	1
iii.	In respect of death of or bodily injury to any person the amount of liability incurred is : a) Limited to Rs 10,00,000 b) Limited to Rs 1 crore c) Limited to Rs 10 crore d) Unlimited	1
iv.	What do you understand by the term "hold-up"?	1
v.	What is the other name of principle of utmost good faith? a) Caveat. Emptor b) Uber rima.fides c) Honesty d) simple.good.faith.	1
vi.	What is cargo insurance?	1

SECTION B: SUBJECTIVE TYPE QUESTIONS

Answer any 3 out of the given 5 questions on Employability Skills (2 x 3 = 6 marks)

Answer each question in 20 – 30 words.

Q. 7	You work at the front desk of an Insurance company. A customer approaches you while you are working. The customer has a query regarding a premium paid by him. What would you do in this regard of customer complaint & why?	2
Q. 8	What are the steps to overcome personality disorders?	2
Q. 9	List features of a Presentation.	2
Q. 10	Explain functions of an entrepreneur.	2
Q. 11	State any two benefits of Green Jobs.	2

Answer any 3 out of the given 5 questions in 20 – 30 words each (2 x 3 = 6 marks)

Q. 12	Name the four General Insurance Companies in Public Sector in India.	2
Q. 13	State the types of Marine Insurance.	2
Q. 14	State any two exclusions from Theft & Burglary insurance.	2
Q. 15	What does the word cumulative bonus mean?	2
Q. 16	State the importance of Certificate of Insurance in case of motor vehicle.	2

Answer any 2 out of the given 3 questions in 30– 50 words each (3 x 2 = 6 marks)

Q. 17	Ramesh Kumar take a personal accident policy. He is a driver. After taking policy he died due to illness. His nominee claims the insurance amount from the Insurance company. The claim amount has been received by the nominee or not? Give the reason.	3
Q. 18	Explain giving an example, the average clause in a fire insurance policy.	3
Q. 19	Mr. Naman is running a business in the field of overseas commerce and foreign trade. He wants to purchase a policy for his business. What kind of Insurance policy would you suggest him?	3

Answer any 3 out of the given 5 questions in 50– 80 words each (4 x 3 = 12 marks)

Q. 20	Savita, Rani and Chulbul do wholesale trade in readymade garments. They got their godown insured for Five Lac only by 'XYZ General Insurance Company.' A few days after getting the insurance, the godown caught fire and the goods worth Three Lac only were destroyed. They succeeded in getting compensation of their loss from the insurance Company. The firm sold off the half burnt goods and got Rs. 20,000 only. Who will be the claimant of this amount, the firm or the Insurance Company? List the documents to require make a claim in case of Loss.	4
Q. 21	Briefly explain the term Sale contract in case of Marine Insurance. Briefly explain the three types of sale contract.	4
Q. 22	What are the features of Health Insurance?	4
Q. 23	Mr. Avinash is running a business all over India. He lives in a Baramula area of Jammu & Kashmir. He has a car for business purpose and has insured his car with New India Insurance Co. Apart from third party Insurance which Insurance would you suggest to Mr. Avinash to cover the other risks also and why? Briefly explain the procedure of obtaining the policy.	4
Q. 24	Mr. Pankaj has insured his premises against the risk of burglary and made certain changes in his premises which made it more vulnerable to the burglary. If the burglary takes place, will this happening still be covered under his policy? Also explain the procedure of Claim under Theft or Burglary Policy.	4