

Roll No.

Subject Code—2132

M.I.B. (Second Year) EXAMINATION

MIB-211

MOTOR INSURANCE

Time : 3 Hours

Maximum Marks : 100

Note : Attempt any *Five* questions. All questions carry equal marks.

1. Explain the following provisions of Motor Vehicles Act, 1988 :
 - (a) Section 134 : Duty of Driver in case of Accident and Injury to a person.
 - (b) Section 140 : Liability on the principle of no fault.
2. Describe the following provisions of Motor Vehicles Act, 1988 :
Section 149 : Duty of insurers to satisfy judgements and against persons insured in respect of third party risks.

3. Define the following terms as per Motor Vehicles Act :
 - (a) Motor Vehicle
 - (b) Articulated Vehicle
 - (c) Goods Carriage
 - (d) Maxicab
 - (e) Motor Car
 - (f) Omnibus
 - (g) Public Place
 - (h) Transport Vehicle.
4. Briefly State General Rule regarding certificate destroyed torn, soiled, defaced or mutilated.
5. Which are the various discounts and extra benefits available under Private Car Tariff to be insured ? Explain. Also explain how no claim discount is beneficial to both—insured and the insurers.
6. Narrate the provisions of IMT-28 regarding legal liability to paid driver and/or conductor and/or clear employed in connection with the operation of insured vehicle.

7. (a) Narrate the provisions of Arbitration Clause.

(b) List out the exclusions under Private Car Package Policy.

8. (a) What are the factors to be taken into consideration while accepting motor proposal form ?

(b) Write notes on the following :

- (i) Tariff for Trailers (Class-B)
- (ii) Classification of Commercial Vehicles.