

3521

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accidental insurance policy. (8)

8. Write short notes: (any two) (7.5×2)

- (a) Senior Citizen Insurance
- (b) Overseas Travel Insurance
- (c) Cattle Insurance



27/5/25 (EVE)

[This question paper contains 4 printed pages.]

Your Roll No.....

Sr. No. of Question Paper : 3521

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Unique Paper Code : 6202463603

Name of the Paper : Non Life Insurance-II

Name of the Course : B.Voc. (Banking,
Financial Services and
Insurance)

Semester : VI

Duration : 3 Hours

Maximum Marks : 90

Instructions for Candidates

1. Write your Roll No. on the top immediately on receipt of this question paper.
2. The paper has total 8 questions. Attempt any six questions.
3. Each question is of 15 marks.

1. (a) Explain the term health insurance. What are the health hazards generally, covered under the health insurance policies? (7)
- (b) Distinguish between Life insurance and General health insurance policies. (8)
2. (a) Write a note on claim settlement in health insurance sector. (7)
- (b) What do you understand by the term TPA? Justify the role played by TPA in claim settlement. (8)
3. (a) Briefly explain the types and advantages of personal accident insurance policy. (7)
- (b) Explain the process involved in claiming the accident insurance. (8)
4. (a) Describe the meaning and importance of home insurance. (7)

- (b) Elaborate on the utility of reinstatement method in Home Insurance. (8)
5. (a) Give the reasons for the need of rural insurance. State any three IRDA regulations with respect to rural insurance. (7)
- (b) In your opinion what are the challenges and opportunities in Rural Insurance market. (8)
6. (a) Write a note on crop insurance. State the name of any two companies offering rural insurance in India. (7)
- (b) Bring out the important features that are included for Automobile Insurance. (8)
7. (a) Explain the term "Sum assured" and "cashless facility" under health insurance. State four exclusions from the health insurance cover. (7)
- (b) What are the salient inclusions and exclusions of