

1) The two types of Personal Accident Insurance is as follows:-

- a) Individual Accident Insurance
- b) Group Accident Insurance.

2) The word 'Liability' for the purpose of insurance relates to legal liability. There are four major legal liability policies.

- a) Public Liability
- b) Products Liability
- c) Professional Indemnity
- d) Employers Liability

The subject matter of these policies is potential legal liability towards third parties or employees as the case may be. If legal liability is incurred, there will be financial loss in the form of damages or compensation.

3) Travel Insurance is a type of insurance that covers the costs and losses associated with travelling.

It is advisable to buy travel insurance if:-

- a) you are worried that something might happen at your destination
- b) you are worried about cancellation of trip
- c) you are worried about medical emergency.

- d) you want to protect your belongings
- e) you require assistance.

4) Marine Insurance, the oldest branch of insurance, comprises

a) Cargo Insurance:-

Covers loss or damage to the cargo on the carrying vehicle, vessel, etc. and during incidental storage as allowed in the relevant clause.

b) Hull Insurance:-

Covers loss or damage to the actual structure of the vessel and its machinery. The body of the vessel is called hull.

5) Inclusions:-

- a) Fire, lightning, explosion, aircraft damage.
- b) Riot, strike, malicious acts
- c) Burglary and theft
- d) Faults in construction
- e) Human errors, negligence

Exclusions:-

- a) War, invasion
- b) Willful act or negligence
- c) Cessation of work
- d) Breakage of glass
- e) Design defects

6) Following is the list of required documents

- a) Aircraft details document
- b) Flight details document
- c) Details of the crew members
- d) Document proof of the accident
- e) Information on aircraft's maintenance and engineering
- f) Documents of operational manual passenger.

7) Doctors and professionals should by Professional Indemnity insurance.

8) Following are the types of travel insurance :-

- a) Domestic Travel Insurance plan
- b) International Travel Insurance
- c) Medical Travel Insurance
- d) Senior Citizen Travel Insurance
- e) Single and Multi Trip
- f) Travel Accident Insurance
- g) Medical Evacuation Insurance
- h) Package Travel Insurance

- a)
- a) Plant all risk Insurance
 - b) Machine Breakdown Policy
 - c) Electronic Equipment Policy
 - d) Contractors All risk cover
 - e) Erection All Risk

- 10) a) Provides financial security
b) No need for external tests
c) Extensive coverage for affordable rates
d) Offers world wide coverage
e) Easy Claim Process
f) Customisation is possible