

NATIONAL UNIVERSITY OF IRELAND, GALWAY
FACULTY OF LAW

SEMESTER I EXAMINATIONS 2002/2003

LL.B - ALL YEARS
BACHELOR OF COMMERCE - THIRD YEAR
BACHELOR OF CORPORATE LAW - THIRD YEAR
BACHELOR OF CIVIL LAW - SECOND AND THIRD YEAR
OCCASIONAL STUDENTS

INSURANCE LAW (LW372)

Dr. Oliver Mills
Prof. H. Ellis

Time Allowed: **TWO** Hours, ERASMUS students have **2½** Hours
Students must attempt **THREE** Questions

1. No specific formalities attach to contracts of insurance. Even oral contracts are binding provided that all the necessary material terms are covered.

Discuss, outlining the relevant law.

2. Apart from the breach of the duty of disclosure there are many situations in which an insurer can lawfully refuse to pay upon a claim.

Critically analyse the law in this area.

3. Briefly outline the facts, and discuss the legal significance, of EACH of the following cases:

Curran v Norwich Union Life Assurance Society (High Court, Unreported, 30/10/ 1987)

AND

Aro Road and Land Vehicles Ltd. v Insurance Corporation of Ireland [1986] I.R. 403.

4. Outline the law underlying the *rules of construction* applicable to contracts of insurance.
5. The Pensions Act 1990 changed existing Irish Law in several ways.

Discuss, outlining relevant law.

END