

Insurance Law Quiz #6

Question #1 (10 points)

Assume that an insured seeks to change the beneficiary of her life insurance policy in a jurisdiction that does not require technical compliance with the policy's requirements to change the beneficiary. The insured dies. Circle each of the following statements that must be true for an insured to effectively change her life insurance policy?



- I. There is evidence the insured intended to change the beneficiary.
- II. There is evidence the insured took affirmative action or otherwise did substantially all that she could to demonstrate that intention.
- III. There is some non-oral evidence of intent to change the beneficiary.



Question #2 (20 points)

What is the test for determining the time of death under the Uniform Determination of Death Act? If the death certificate supports your version of the time of death, is this of any value to you? (10 words or less)

→ death certificate

↳ when you are ~~begin~~ dead is conclusive for some

Question #3 (30 points)

An infant is injured when she fell at Ray Aaron's home. At the time of the incident, Aaron was preparing lunch for himself, his own children, and the other children for whom he was babysitting. For several months prior to this incident, the Defendant, a retired physician, often babysat the children of various friends and neighbors in his home during the day. The infant, through her parents, brings a negligence action against Aaron. In determining whether Aaron would get coverage under his homeowner's insurance policy, what critical fact(s) would you like to know? (15 words or less)

What was the supervision of children a business pursuit?

Question #4 (20 points)

Ginger Melden inadvertently throws her old dilapidated backpack into a trash burner. She finds out that her Insurance Law textbook was in the backpack. (She cries.) Her book was specifically covered under a fire insurance policy that covered losses to personal property in a fire. Her insurance company denies coverage and Ginger sues. Who wins? (1 word max)

Question #5 (20 points)

What is the difference between a friendly fire and a hostile fire? (25 words)

Friendly fire stays within its bounds whereas hostile fire exceeds the scope of its ~~bounds~~ intended bounds

Yes