

**PARUL UNIVERSITY**  
**FACULTY OF COMMERCE**  
**B.Com. (Hons) Winter 2019 – 20 Examination**

Semester: 5

Date: 29/11/2019

Subject Code: 16102303

Time: 10.30 am to 1.00 pm

Subject Name: Health Insurance

Total Marks: 60

**Instructions:**

1. All questions are compulsory.
2. Figures to the right indicate full marks.
3. Make suitable assumptions wherever necessary.
4. Start new question on new page.

**Q.1 Do as directed.****A) Multiple choice type questions. (Each of one mark)****(06)****1. Domestic travelling policy covered.....**

- |                    |                     |
|--------------------|---------------------|
| a) Accident        | b) Loss of baggage  |
| c) Hospitalization | d) All of the above |

**2. CGHS stands for.....**

- |                                    |                                       |
|------------------------------------|---------------------------------------|
| a) Central grievance health scheme | b) Central government health scheme   |
| c) Company granted hospital scheme | d) Central government hospital scheme |

**3. Health insurance in concern with.....**

- |                            |                                   |
|----------------------------|-----------------------------------|
| a) Mediclaim facility      | b) Hospital compensation facility |
| c) Accident claim facility | d) All of the above               |

**4. From following which is not tool of risk identification.**

- |                        |                         |
|------------------------|-------------------------|
| a) Exposure check list | b) Faulty tree analysis |
| c) Dow index           | d) None of the above    |

**5. Peril is cause of.....**

- |           |                      |
|-----------|----------------------|
| a) Loss   | b) Damaged           |
| c) Stolen | d) None of the above |

**6. Janta mediclaim policy available only upto ..... years**

- |             |             |
|-------------|-------------|
| a) 65 years | b) 70 years |
| c) 60 years | d) 55 years |

**B) Definitions (Each of one mark)****(06)**

1. Cash less facilities
2. Health insurance
3. Insurance agents
4. Underwriting
5. Insuree
6. Full form of LIC

**Q.2 Short Note Questions. (Each of 04 mark)****(12)**

1. Importance of health insurance
2. Which three additional risk covers under accidental mediclaim policy by paying extra premium?
3. Janta mediclaim policy

**Q.3 Answer the following. (Any Three)****(18)**

1. Explain principle of health insurance
2. Describe various illness/disease are diagnosis under critical illness benefit rider.
3. Which various works are expected to attend by TPA?
4. Explain different women and girls related accidentals policy

**Q.4 Answer the following. (Any two)****(18)**

1. Which policy is sold with little change in the health insurance products?
2. Which things are required to be incorporated in the health insurance?
3. Explain various benefit riders are available in health/life insurance policy.