

**KIBABII UNIVERSITY**



**UNIVERSITY EXAMINATIONS  
SPECIAL/SUPPLEMENTARY EXAMS**

**2019/2020 ACADEMIC YEAR**

**THIRD YEAR FIRST SEMESTER**

**FOR THE DEGREE OF BACHELOR OF COMMERCE**

**COURSE CODE: BCI 349E**

**COURSE TITLE: TRANSPORTATION INSURANCE**

**DATE: 08/02/2021**

**TIME: 2.00 – 4.00PM**

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**INSTRUCTIONS TO CANDIDATES**

**Answer Question ONE (compulsory) and ANY OTHER TWO questions**

### **Question one**

- i) Differentiate clearly between comprehensive and third party property insurance (10marks)
- ii) Explain briefly the importance of transport insurances as applied to motor vehicles (5marks)
- iii) The insurance out mobile policy cover different liabilities e.g. bodily liabilities and medical payments, state and briefly explain other four covers you know off (5marks).
- iv) Vehicle repairs can be very challenging for a customer, explain some challenges of vehicle repairs and problems of vehicle repair warrants (10marks).

### **Question two**

- a) Explain approaches a consumer and dealer company can use for safety assessment of their out mobiles (10marks).
- b) Explain the four parts parts of risk management in vehicle transportation insurances (10 marks).

### **Question three**

Explain briefly the four different forms of cargo policies by mentioning the clauses involved in each (20marks).

### **Question four**

- a) Assume that you have been selected as a transport manager for a fleet of vehicles; explain some factors and reasons you will use to ensure that the insurance cover you have chosen is the most suitable one for your vehicles (10 marks).
- b) Explain briefly why you think pedestrians are still highly at risk of being involved in accidents than the passengers worldwide (10marks)