

## CHAPTER- INSURANCE AND POSTAL SERVICES

			Self Evaluation Grades			
Sr.No.	Topic	Sub Topic	Date			
1	<b>Insurance</b>	(i) Meaning (ii) Definition				
2	<b>Essential elements of Insurance Contract</b>	(i) Good Faith (ii) Valid Contract (iii) Insurable Interest (iv) Indemnity (v) Subrogation				
3	<b>Principles of Insurance</b>	(i) Insurable Interest (ii) Utmost Good Faith -Life Insurance -Fire Insurance -Marine Insurance -Burglary Insurance (iii) Indemnity (iv) Subrogation (v) Contribution (vi) Causes of Proxima (vii) Mitigation of Loss				
4	<b>Insurance and Assurance</b>	(i) Define				
5	<b>-Insurance and Double Insurance</b>	(i) Define				
6	<b>Merits of Insurance</b>	(i) Security (ii) Risk Spreading (iii) Savings (iv) Collection of Funds (v) Employment Opportunity				
7	<b>Life Assurance</b>	(i) Define (ii) Surrender Value  (iii) Revival of Discontinued Policy (iv) Forfeitures of Policy (v) Nomination in Policy (vi) Objectives -Security -Better Investment (vii) Assignments of a Life Insurance Policy				
8	<b>Procedure of taking out Life Insurance Policy</b>	(i) Proposal (ii) Medical Examination (iii) Scrutiny of Report (iv) Age Proof (v) First Premium (vi) Policy				

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		CTSE	Self Evaluation Grades			
Sr.No.	Topic	Sub Topic	Date			
9	Types of life Insurance Policy	(i) Endowment Policy				
		(ii) Whole Life Policy				
		(iii) Joint Life Policy				
		(iv) With Profit Policy				
		(v) Without Profit Policy				
		(vi) Double Accident Policy				
		(vii) Convertible Policy				
		(viii) Group Insurance Policy				
10	Utility of Life Insurance	(i) Protection for Family				
		(ii) Encourages Savings				
		(iii) Investment				
		(iv) Credit Facility				
		(v) Capital Formation				
11	Health Insurance	(i) Meaning				
		(ii) Types				
		-Mediclaime Insurance				
		-Disability Insurance				
		-Maternity Insurance				
		-Dreadful Diseases Insurance				
12	Fire Insurance	(i) Meaning				
		(ii) Features				
		-Utmost Good Faith				
		-Indemnity				
		-Insurable Interest				
		-Subrogation				
		-Contribution				
		-Proximate Cause				
		-Year to Year Contract				
(iii) Procedure for fire Insurance						
13	Types of Fire Insurance Policy	(i) Valued Policy				
		(ii) Specific Policy				
		(iii) Average Policy				
		(iv) Floating Policy				
		(v) Reinstatement Policy				
		(vi) Consequential Law				
14	Marine Insurance	(i) Define				
		(ii) Subject Matter				
		-Hull Insurance				
		-Cargo Insurance				
		-Freight Insurance				

## CHAPTER- INSURANCE AND POSTAL SERVICES

		CTSE	Self Evaluation Grades			
Sr.No.	Topic	Sub Topic	Date			
<b>15</b>	<b>Features of Marine Policy</b>	(i) Marine Act				
		(ii) Utmost Good Faith				
		(iii) Contract Act				
		(iv) Insurable Interest				
		(v) Contract of Indemnity				
		(vi) Causes of Proxima				
		(vii) Contribution				
<b>16</b>	<b>Types of Marine Insurance Policy</b>	(i) Voyage Policy				
		(ii) Time Policy				
		(iii) Mixed Policy				
		(iv) Valued Policy				
		(v) Unvalued Policy				
		(vi) Floating Policy				
		(vii) Block Policy				
		(viii) Wager Policy				
		(ix) Port Policy				
		(x) Fleet Policy				
<b>17</b>	<b>Clauses in Marine Insurance Policy</b>	(i) Sue and Labour Clause				
		(ii) Valuation Clause				
		(iii) At and From Clause				
		(iv) Change in Voyage				
		(v) Warehouse to Warehouse Clause				
		(vi) Inch Maree Clause				
		(vii) Memorandum Clause				
		(viii) Jettison Clause				
		(ix) Touch and Stay Clause				
<b>18</b>	<b>Difference Between Life, Fire and Marine Insurance</b>	(i) Nature of Risk				
		(ii) Time Period				
		(iii) Objectives				
		(iv) Rate				
		(v) Payment of Premium				
		(vi) Surrender of Policy				
		(vii) Insurable Interest				
		(viii) Moral Obligations				
<b>19</b>	<b>Postal Services</b>	(i) Meaning				

## CHAPTER- INSURANCE AND POSTAL SERVICES

<b>Self Evaluation Grades</b>			
Sr.No.	Topic	Sub Topic	Date
<b>20</b>	<b>Types of Postal Services</b>	(i) Letter	
		(ii) Inland Letter Card	
		(iii) Post Card	
		(iv) Business Reply Card	
		(v) Value Payable Parcel	
		(vi) Speed Post	
		(vii) Postal Parcels	
		(viii) Bookstand Pattern Packets	
		(ix) Registered Post	
		(x) Under Postal Certificate(UPC)	
		(xi) Courier Services	
		<b>Signature of Student</b>	
		<b>Signature of Teacher/Mentor</b>	
<b>Key To Grades</b>			<b>This self evaluation sheet has four date columns. Student shall fill grades to all topics in one date column in a sitting. By the fourth attempt, all grades should be 'A' for getting best marks in exams.</b>
Write 'A' if you know the concept fully (when you know 100%)			
Write 'B' if you need revision once (when you know between 75%-100%)			
Write 'C' if you know the concept partially (when you know about 50%)			
Write 'D' if you know the concept very little (when you know about 25%)			
Write 'E' if you don't know the concept at all (when you know 0%)			



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