

銘傳大學 99 學年度轉學生招生考試

風險管理與保險學系

第四節

財產保險試題

(第 / 頁共 / 頁) (限用答案本作答)

可使用計算機 不可使用計算機

考生注意：試卷請橫式書寫，題號標示清楚，並依題序作答，否則酌予扣分

一、 譯述下列文章成中文：(30%)

- A. *There are two important differences between **insurance** and **gambling**. First, gambling creates a new speculative risk, while insurance is a technique for handling an already existing pure risk. The second difference between insurance and gambling is socially unproductive, because the winner's gain comes at the expense of the loser.*
- B. *Property insurance indemnifies property owners against the loss or damage of real or personal property caused by various perils, such as fire, lightning, windstorm, or tornado. **Liability insurance** covers the insured's legal liability arising out of property damage or bodily injury to others; legal defense costs are also paid.*

二、 解釋名詞：(20%)

1. Endorsement
2. Blanket policy
3. Adverse selection
4. Business Interruption Insurance

三、 何謂「定值保險單(Valued policy)」？「不定值保險單(Unvalued policy)」？在承保與理賠之方式上，有何不同？試舉例說明之。(25%)

四、 何謂「時間保單(Time policy)」？何謂「航程保單(Voyage policy)」？

此兩者有何不同？請舉例說明之。(25%)

試題完