



(b) Explain the differences between "Free of particular Average " (FPA) and "With Average (WA). [3 marks]

(c) Name five (5) risks normally not covered by marine insurance [5 marks]

(d) Explain how description of value of cargo to be insured is worked out.

[3 marks]

(e) When can total loss become "constructive total loss." [2 marks]