

- 82.** When considering an insurance contract, the Consumer Rights Act 2015 applies to individuals and
- A.** brokers.
 - B.** insurers.
 - C.** reinsurers.
 - D.** trade bodies.
- 83.** Which concept is reformed by the Contracts (Right of Third Parties) Act 1999?
- A.** Estoppel.
 - B.** Privity of contract.
 - C.** Proximate cause.
 - D.** Subrogation.