



**NATIONAL OPEN UNIVERSITY OF NIGERIA**  
**University Village, Nnamdi Azikwe Express Way, Jabi, Abuja**  
**Faculty of Agricultural Sciences**  
**2020\_1 Examination**

**Programme: Hotel and Catering Management**

**Course Title: Security and Loss Prevention Management.**

**Course Code: HCM 435**

**Credit Unit: 2**

**Total Score: 70 Marks**

**Time Allowed: 2 Hours**

**Instructions: Attempt four (4) questions. Question 1 carries 25 marks, while others 15 marks each**

1a Differentiate between non- Insurance transfer and transfer by Insurance. 8mks

b. Explain the following:

(i) Contingency (i)Planning (ii) Political Crime (iii) Computer Fraud (iv) Internal Funding  
8mks

d. Highlight and discuss any three methods of property protection. 9mks

2a. Name and explain two (2) common crimes in your society. 10mks

b. Safety is a necessity in every organization. Mention at least six safety measures you will observe when you check into a city hotel. 5mks.

3a. Discuss the purposes for measuring the severity of risk in business. 9mks

b. Explain what is meant by: Natural peril, Marketing risk and Risk Financing and Transfer.  
6mks

4. There are magnitudes earning loss of property in companies. Describe at least four types of threats to earning experienced in companies. 9mks

b. What do you understand by insurance rating in loss management? 6mks

5a. Any risks is made up of four components or classes. Describe these four classes of risks.  
4mks

b. Explain the various types of resource available to the risk manager. 8mks

c. Give any three type of losses. 3mks

6a. List and discuss the four major methods of handling business risks 6mks

b. what are the forms of protection of vital records companies? 9mks