

## Auto insurance Practice test

What type of coverage is provided by an inland marine policy? - **ANS** Open or all risk coverage - Inland marine policies have only a few limited exclusions.

Any person who transacts insurance without a valid license is: - **ANS** Guilty of a misdemeanor, Subject to a fine not exceeding \$50,000 and/or imprisonment, Subject to imprisonment in county jail for a period not exceeding one year.

For homes subject to the state & defensible space req. the total amount of defensible space req around the home is - **ANS** 100 ft.

Notifying the police is a req under which of the following circumstances, as it applies to a personal auto policy? - **ANS** For hit and run accidents and thefts.

Under a yacht policy, protection and indemnity provides coverage for: - **ANS** Liability if the insured vessel strikes a marina and injures a dock worker.

Which of the following is a principal rating factor for a personal automobile policy? - **ANS** The number of miles the drives each year. This is the second principal rating factor that must be used according to the Code.

The cost to rebuild or replace a home increases for all of the following reasons after a catastrophe such as tornadoes or wildfire, except: - **ANS** Insurance policy issues - Insurance does not increase the cost to rebuild after a catastrophe; it just might not be enough to cover all of the increased costs.

Withholding, rather than misstating, a material fact on an insurance application is an act of which of the following? - **ANS** Concealment

How you would compute the combined ratio is to: - **ANS** Add the loss and expense ratios

Absolute liability is imposed on a risk: - **ANS** When there is negligence whether proven or not

The measure of loss potential which is used for pricing of insurance is known as: - **ANS** An exposure unit

Which part of the policy is said to personalize it? - **ANS** Declarations

# Auto Insurance Questions And Answers

**O García**



## **Auto Insurance Questions And Answers:**

## **Auto Insurance Questions And Answers** Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has been much more apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Auto Insurance Questions And Answers**," published by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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