

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

SA Dillow



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