

## Property & Casualty Insurance Exam Questions and Correct Answers (Verified by Expert)

In which of the following situations would off-premises coverage in a broad theft endorsement of the insured's dwelling policy apply?

- A) The insured's camera is stolen from his suitcase while he is on vacation
  - B) The insured's live-in maid's quarters are burglarized
  - C) The insured's china set is stolen from her home while she's traveling on business
  - D) The insured's vacuum cleaner is stolen from her apartment
- ✓✓ A) The insured's camera is stolen from his suitcase while he is on vacation

In insurance contracts, when does acceptance usually occur? ✓✓ When the insurer approves a prepaid application

What does the term reasonable expectations mean in insurance? ✓✓ Certain expectations for coverage that a reasonable person would have based on sources other than just the policy language

In forming an insurance contract, when does acceptance usually occur? ✓✓ When an insurer's underwriter approves coverage

Subrogation ✓✓ The right of the insurer to seek out damages from a third party after it has paid out for a loss

In property insurance, what is actual cash value? ✓✓ Replacement cost at the time of loss, minus depreciation

A policy that covers all causes of loss except for those specifically excluded is known as what type of policy? ✓✓ Open peril (or special) form

What sublimit in a liability policy puts a ceiling on the payment for all claims that arise from a single accident? ✓✓ per occurrence

Which part of an insurance policy covers claims-related expenses, reasonable expenses incurred by an insured to protect damaged property from further loss, or defense expenses? ✓✓ Additional coverage

Duties of the insurer found in property policy conditions do not include what? ✓✓ Notify the insured in the event of financial difficulty

According to the standard mortgage clause, who has the right to bring a suit in their own name to recover damages, pay policy premiums, and submit a proof of loss? ✓✓ Mortgagee

# Michigan Property Casualty Insurance Questions

**Terry C. Jones**



## **Michigan Property Casualty Insurance Questions:**

## **Michigan Property Casualty Insurance Questions** Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the power of words has been evident than ever. They have the capacity to inspire, provoke, and ignite change. Such could be the essence of the book **Michigan Property Casualty Insurance Questions**, a literary masterpiece that delves deep into the significance of words and their impact on our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book's key themes, examine its writing style, and analyze its overall effect on readers.

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