

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

ML Morrison



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