

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

N Colangelo



Michigan Property Casualty Insurance Questions:

Unveiling the Power of Verbal Artistry: An Emotional Sojourn through **Michigan Property Casualty Insurance Questions**

In some sort of inundated with screens and the cacophony of fast communication, the profound power and emotional resonance of verbal artistry usually diminish into obscurity, eclipsed by the regular barrage of sound and distractions. Yet, nestled within the musical pages of **Michigan Property Casualty Insurance Questions**, a captivating work of fictional elegance that impulses with fresh emotions, lies an unique trip waiting to be embarked upon. Penned with a virtuoso wordsmith, this mesmerizing opus instructions visitors on an emotional odyssey, softly revealing the latent potential and profound affect embedded within the complicated web of language. Within the heart-wrenching expanse of this evocative evaluation, we will embark upon an introspective exploration of the book is main styles, dissect its charming publishing type, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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