
Insurance Adjuster Study Questions

Lender Interest Provisions

(Ans- **Protects lender interest by allowing the lender certain rights in the policy.**)

Coinurance Penalty

(Ans- **A property insurance provision that penalizes the insured's loss recovery if the limit of insurance purchased by the insured is not equal to or greater than a specified percentage (commonly 80 percent) of the value of the insured property.**)

Underinsured

(Ans- **A situation resulting from a failure to carry enough coverage on the value of a property, especially when there are coinsurance implications.**)

Coinurance

(Ans- **A type of insurance in which the insured pays a share of the payment made against a claim.**)

Franchise Deductible

(Ans- **A minimum amount of loss that must be incurred before insurance coverage applies. A franchise deductible differs from an ordinary deductible in that, once it is met, the entire amount of the loss is paid, subject to the policy limit. Franchise deductibles can be stated either as a dollar amount or as a percentage of the policy limit.**)

Percentage Deductible

(Ans- **Requires the insured party to pay a deductible equal to the percentage of the value of the insured risk.**)

Fixed Deductible

New York Insurance Adjuster Study Guide

JR Anderson



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