

North Carolina Property and Casualty Exam Terms Questions and Answers

Contract ✓✓ A legal agreement between two competent parties that promises a certain performance in exchange for a certain consideration

Contracts must exhibit: ✓✓ Competent parties

Legal Purpose

Offer and Acceptance

Consideration

Principle of indemnity ✓✓ When a loss occurs, an individual should be restored to the approximate financial condition he was in before the loss, no more or no less

Aleatory ✓✓ A contract contingent on an uncertain event (A loss) that provides for unequal transfer of value between two parties

Adhesion (Contracts) ✓✓ One party has greater power over the other party in drafting the contract

Unilateral (Contracts) ✓✓ One Sided; Only the insurance company is legally bound to perform its part of the agreement

Property And Casualty Study Guide North Carolina

James L. Gosdin



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