

# **NC Adjuster Licence Exan 2023-2024/ Study Guide for NC Insurance Adjuster License Exam Latest Version**

Philip has several vehicles that are all covered under Personal Automobile policies. He has several acres of land with a barn and chicken coup on the property. To drive around on the acreage, Philip has a very old truck that is not licensed or insured. One afternoon, Philip is driving out to check on his cows when he hits a rut and his head slams down on the steering wheel, injuring him severely. How will Part B - Medical Payments provide coverage for Philip's injuries? ----- Correct Answer ----- Bodily injury sustained while occupying an uninsured auto owned by the insured is excluded under Part B, therefore no coverage would apply

An insured who would like to cover an employee while driving their own car on company time would need which of the following endorsements? ----- Correct Answer ----- Employees as Insureds endorsement

The insured and her 18-year-old son, who lives in the insured's household, are crossing the street when both of them are struck by a drunk driver. The Part B - Medical Payments coverage of the insured's personal auto policy will: ----- Correct Answer --  
----- Provide coverage for both the insured and her son

All of the following are types of rehabilitative services provided under a workers' compensation policy, EXCEPT: ----- Correct Answer ----- Substance abuse

Which of the following statements defines a "bailee"? ----- Correct Answer ----- Someone, other than the insured, to whom the insured property is entrusted temporarily.

In North Carolina, the motor vehicle liability policy law requires owners of motor vehicles to carry limits of: ----- Correct Answer ----- \$30/60/25

Many states amend property insurance coverage additions and extensions by statute due to insufficient coverage amounts or time limits. All of the following are property insurance additions or extensions that are frequently amended by state statute, EXCEPT: ----- Correct Answer ----- Other Structures

How are household personal property claims settled under the farm policy? ----- Correct Answer ----- Actual cash value

Which policy would be best for a prospective insured who wants coverage against liability assumed by him under specific written agreements? ----- Correct Answer ----  
----- Contractual Liability provided under a CGL policy

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**Timothy M. Daniel**



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