

Insurance Adjuster Exam

Which kind of losses are covered under a standard fire policy? - **ANS Direct**

All fires are not covered by the Standard Fire policies, only those that: - **ANS are hostile and have a flame or glow**

At what time does a fire policy go into effect? - **ANS 12:01 am standard time at the location of the insured's property**

A property is insured under two Standard Fire policies for \$25,000 each. A fire causes \$10,000 worth of damage. What is the maximum amount the insured may collect under each policy? - **ANS \$5,000**

A fire burning in the middle of the living room would be considered: - **ANS a hostile fire**

An insured's house is damaged by fire caused by a neighbor's negligence. The insurance company will attempt to recover damage from the neighbor. This is called: - **ANS subrogation**

Which of the following statements are true concerning requirements of the standard fire policy? - **ANS The insured must separate damaged from undamaged property in the event there is a loss AND if a loss occurs, the insured normally has 60 days to file a proof of loss with the insurer**

Which types of property are excluded from coverage under the basic fire policy? - **ANS accounts, currency, deeds, and securities**

Who is insured under the Standard Fire policy? - **ANS the named insured and his legal representatives**

An agreement which affords temporary insurance protection until the policy is issued is called: - **ANS a binder**

as a general rule, a complete fire insurance policy would be made up of: - **ANS the Standard Fire policy with one or more forms attached**

The one condition listed below which will not void a fire policy:

- a) false swearing
- b) misrepresentation
- c) over-insurance
- d) concealment - **ANS over-insurance**

replacement cost minus depreciation: - **ANS Actual Cash Value (ACV)**

The Standard Fire policy with an extended coverage endorsement attached covers which of the following: - **ANS riot**

Public Adjuster Exam Guide

Lewis Morris

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

Public Adjuster Exam Guide:

Florida Public Adjuster's Handbook of Statutes, Rules, and Other Legal Authorities Kurtis Jay Keefer, Esq., 2014-03-01 In Florida the legal authorities governing and relating to property insurance associated claims and insurance adjusting are scattered in various bodies of law beyond the Florida Insurance Code Unfortunately they are not always easy to locate or logically categorized or ordered This book contains a comprehensive compilation of these statutes rules and other legal authorities To compile the materials in this publication an exhaustive review was undertaken of the Florida Statutes Florida Administrative Code and other bodies of law Once compiled the authorities were then re categorized and re ordered in an effort to make them easier to search In addition this book includes a helpful list of over one hundred 100 important deadlines and timing issues as well as a list of other selected statutes an extensive list of state and federal cases arranged by topic and a list of resources relevant to property insurance and public adjusting Public adjusters should find this book helpful to their adjustment and handling of claims and in dealing with insurance representatives It should also assist public adjusters in becoming more familiar with the relevant legal authorities and the legislative process which has become more important in recent years with the passage of restrictive regulations for public adjusters This publication is not designed to be read from cover to cover like a traditional book rather it is to be used as a reference tool Table of Contents Segment 1 Important Deadlines and Timing Issues Segment 2 Statutes of Limitations and Notice Issues Segment 3 Public Adjusters and Insurance Representatives Licensing and Appointments Segment 4 Public Adjusters and Insurance Representatives Continuing Education Segment 5 Public Adjusters and Insurance Representatives Ethical Rules and Other Similar Authorities Segment 6 Public Adjusters and Insurance Representatives Advertising and Soliciting Segment 7 Public Adjuster Contracts Segment 8 Public Adjuster Fees and Other Fees Segment 9 Public Adjusters and Insurance Representatives Unlicensed Practice of Law and Adjusting Segment 10 Public Adjusters and Insurance Representatives Other Rules Segment 11 Collection Issues Segment 12 Insurance Policies Segment 13 Cancellation Renewal and Nonrenewal of Insurance Policies Segment 14 Claims Handling Issues Segment 15 Payment Issues Segment 16 Bad Faith and Unfair Trade Practices Segment 17 Fraud Segment 18 Disciplinary Issues for Public Adjusters Insurance Representatives and Insurers Segment 19 Mortgage and Banking Issues and Lender Placed Insurance Segment 20 Ordinance or Law Coverage including Building Codes etc Segment 21 Condominium and Timeshare Issues Segment 22 Sinkhole Claims Segment 23 Hurricane and Windstorm Issues Segment 24 Flood Insurance Claims Segment 25 Citizens Property Insurance Corporation Segment 26 Surplus Lines Insurance and Insurers Segment 27 Florida Insurance Guaranty Association F I G A Segment 28 Relief from the Federal Emergency Management Agency F E M A Segment 29 Right to Access Information Segment 30 Policyholder s Bill of Rights Segment 31 Various Definitions Segment 32 Mediation of Property Insurance Claims Segment 33 Litigation Issues Appendix I Other Selected Statutes Rules etc Appendix II Selected Florida and Federal Cases Appendix III Resources

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