

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

Arizona Adjuster License Study Guide

James Cass, Max Birnbaum



Arizona Adjuster License Study Guide:

Arizona Adjuster Exam Unofficial Self Practice Exercise Questions Exam Review,2018-08-31 An insurance adjuster is a person who engages in the business of making an investigation for the purpose of obtaining information in the course of adjusting or participating in the settlement or disposal of any claim in connection with a policy of insurance This book primarily covers the fundamental adjusting knowledge compatible with the state exam with Arizona specific coverage We create these self practice test questions referencing the concepts and principles currently valid in the adjuster exam Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas Think of these as challenges presented to you so to assess your comprehension of the subject matters The goal is to reinforce learning to validate successful transference of knowledge and to identify areas of weakness that require remediation The questions are NOT designed to simulate actual exam questions realistic or actual questions that are for cheating purpose are not available in any of our products

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