

Florida Public Adjuster State Test - Subset General Property Insurance Exam Study Guide 2024

Florida No-Fault Tort Exemption - Those who comply with the law are granted limited immunity from suits of others through PIP coverage.

4 Exceptions to Tort Exemption(Threshold of No-Fault) –

1. Significant and Permanent loss of bodily function.
2. Permanent injury other than scarring and disfigurement.
3. Significant and Permanent scarring or disfigurement.
4. Death

What does NFIP stand for? - National Flood Insurance Program

Form SR-22 - Drivers Convicted of DUI or a traffic felony over the prior 3 years are required to have 100/300/50 coverage or a certificate of self insurance of \$350,000.

Contents of a CGL Contract -

1. Declarations Form
2. Common Policy Conditions Form
3. One of:
 - A. Occurrence Form
 - B. Claims Made Form
4. Nuclear Energy Liability Exclusion Endorsement.

Declarations of a CGL Contract(4) -

1. Named Insured(including address)
2. Policy Period
3. Premium
4. Limits of Coverage

7 Common CGL Conditions -

1. Cancellation(30 Days by insurer option, 10 Days By no payment)
2. Changes
3. Examination of Books
4. Inspections and Surveys
5. Premiums
6. Transfer

Florida Public Adjuster Study Manual

McGraw Hill



Florida Public Adjuster Study Manual:

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

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Florida

Surplus Lines Insurance Study Manual Florida Surplus Lines Service Office,2024-11-01 The Florida Surplus Lines Insurance Study Manual 20th Edition serves as Florida s official study guide for the Florida surplus lines licensing exam This manual released November 1 2024 provides a comprehensive overview of the surplus lines industry and is a useful resource guide to anyone seeking information about surplus lines insurance It specifically addresses such topics as the history of the surplus lines market regulatory process distribution systems and financial analysis of surplus lines insurers Additionally the manual includes 75 review questions to help readers prepare for their licensing exam The edition published in November is intended for the state exam being administered the following January through December

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