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**LOUISIANA PROPERTY AND CASUALTY INSURANCE EXAM  
2024 | ACCURATE 2 CURRENTLY TESTING REAL EXAM  
WITH STUDY GUIDE | ACTUAL WITH EXPERT VERIFIED  
QUESTIONS AND ANSWERS WITH RATIONALES |  
GUARANTEED PASS**

A mortgage company is named as a loss payee on the insured's homeowners policy, under the standard mortgage clause. If the insured suffers a loss due to a fire, which of the following is true?

- a) The entire loss is payable to the insured.
  - b) The loss is payable to the insured and the mortgagee.
  - c) The mortgagee should submit a claim to its insurer, and the insured should submit a claim to the HO policy.
  - d) The entire loss is payable to the mortgagee.
- b) The loss is payable to the insured and the mortgagee.

Loss is payable to the insured and mortgagee to protect the mortgage company's interest. This prevents the insured from cashing the check and not completing repairs.

Under which type of coverage does the insurer agree to pay for bodily injury or property damage liability which the insured has agreed to assume under a written contractual agreement?

- a) Bodily injury liability policy
  - b) Contractual liability policy
  - c) Personal liability policy
  - d) Property damage liability policy
- b) Contractual liability policy

With this coverage, the insurer agrees to pay for bodily injury or property damage liability which the insured has agreed to assume under a written contractual agreement.

In a personal auto policy, the medical payments coverage is similar to

- a) Accident insurance, because it pays medical expenses regardless of fault.
- b) Accident insurance, because it has the same limits.
- c) Bodily injury coverage, because it pays the insured's doctor bills.
- d) Bodily injury coverage, because it provides legal protection if the insured causes injuries to others.

# Louisiana Property And Casualty Insurance Study Guide

**BM King**



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## **Table of Contents Louisiana Property And Casualty Insurance Study Guide**

1. Understanding the eBook Louisiana Property And Casualty Insurance Study Guide
  - The Rise of Digital Reading Louisiana Property And Casualty Insurance Study Guide
  - Advantages of eBooks Over Traditional Books
2. Identifying Louisiana Property And Casualty Insurance Study Guide
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Louisiana Property And Casualty Insurance Study Guide
  - User-Friendly Interface
4. Exploring eBook Recommendations from Louisiana Property And Casualty Insurance Study Guide
  - Personalized Recommendations
  - Louisiana Property And Casualty Insurance Study Guide User Reviews and Ratings
  - Louisiana Property And Casualty Insurance Study Guide and Bestseller Lists
5. Accessing Louisiana Property And Casualty Insurance Study Guide Free and Paid eBooks
  - Louisiana Property And Casualty Insurance Study Guide Public Domain eBooks
  - Louisiana Property And Casualty Insurance Study Guide eBook Subscription Services
  - Louisiana Property And Casualty Insurance Study Guide Budget-Friendly Options

6. Navigating Louisiana Property And Casualty Insurance Study Guide eBook Formats
  - ePub, PDF, MOBI, and More
  - Louisiana Property And Casualty Insurance Study Guide Compatibility with Devices
  - Louisiana Property And Casualty Insurance Study Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Louisiana Property And Casualty Insurance Study Guide
  - Highlighting and Note-Taking Louisiana Property And Casualty Insurance Study Guide
  - Interactive Elements Louisiana Property And Casualty Insurance Study Guide
8. Staying Engaged with Louisiana Property And Casualty Insurance Study Guide
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Louisiana Property And Casualty Insurance Study Guide
9. Balancing eBooks and Physical Books Louisiana Property And Casualty Insurance Study Guide
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Louisiana Property And Casualty Insurance Study Guide
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Louisiana Property And Casualty Insurance Study Guide
  - Setting Reading Goals Louisiana Property And Casualty Insurance Study Guide
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Louisiana Property And Casualty Insurance Study Guide
  - Fact-Checking eBook Content of Louisiana Property And Casualty Insurance Study Guide
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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