

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

Emilie Sanchez



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