

PRACTICE TEST EXAM INSURANCE 545 QUESTIONS WITH CORRECT ANSWERS 1005% VERIFIED 2023/2024

The fee paid by the insured in exchange for an insurance policy is called a: - Correct Answer premium.

Bobby just purchased an insurance policy for his home from XYZ Insurance. Which of the following would be a reason this policy may not be legally binding?

- A. Bobby is only 19 years old.
- B. Bobby paid his first premium when he and his agent agreed on a policy, but he is waiting for the policy documents to be prepared so he can sign them.
- C. Bobby has an outstanding warrant for selling marijuana.
- D. Bobby has been diagnosed as mentally incompetent. - Correct Answer D. Bobby has been diagnosed as mentally incompetent.

Greg plays trombone in his school band during football games. During a rally song in the stands one day, Greg annoys one of the opposing team's fans, who grabs his \$400 trombone and hurls it down the bleachers, completely destroying it. Greg's insurance pays him \$400 to replace the trombone, but then the opposing team's coach also offers to replace the instrument, at whatever the cost. So Greg orders a new \$3,200 trombone and has the opposing team's athletic department absorb the cost. Which principle has Greg violated?

- A. The principle of indemnity
- B. The principal of the opposing team
- C. The principle of consideration
- D. The principle of legal purpose - Correct Answer A. The principle of indemnity

If an adjuster needs to find clarification about what actually constitutes a collision, in which section of an insurance policy would she find that information?

- A. Declarations
- B. Conditions
- C. Exclusions
- D. Definitions - Correct Answer D. Definitions

Which of the following is NOT a characteristic of insurance contracts?

- A. Aleatory
- B. Universal
- C. Conditional
- D. Unilateral - Correct Answer B. Universal

In an insurance policy, the summary of what the insurer will do in the event of a covered loss is called:

- A. the dec page.
- B. the conditions section.

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