

## LOUISIANA PROPERTY AND CASUALTY INSURANCE EXAM 2024 (QUESTIONS WITH CORRECT ANSWERS) GUARANTEED PASS

Driver A has a personal auto policy with Part C: UM/UIM limits of 100/300. He is injured by Driver B who has Part A: Bodily Injury Liability limits of 50/100. It is determined that Driver B is at fault for the accident. Driver A has \$125,000 in medical expenses. How much will his Part C: UM/UIM coverage pay?

**\$50,000**

Underinsured motorist coverage acts as excess over the at-fault motorist's coverage. It will pay the difference between the insured's UIM limits and the at-fault driver's bodily injury limits (in this scenario, \$100,000 of the insured's coverage minus \$50,000 of the other driver's). Because of the per person limits of Driver A's underinsured motorist coverage, the policy will pay the amount necessary to bring payment up to the per person limit. The policy will not pay more than the limits of liability.

Because an insured owns a lot of expensive jewelry, her insurance agent has advised her to purchase a scheduled personal property endorsement. If the insured adds this endorsement to her homeowners policy, which of the following statements would be correct?

**Coverage C limits will no longer apply to the jewelry insured by the endorsement.**

**When items are scheduled, they are excluded from Coverage C as insured items, and are covered only under the scheduled personal property endorsement.**

# Louisiana Property And Casualty Test Guide

**S Baum**



## **Louisiana Property And Casualty Test Guide:**

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