

Chapter 20 Consumer Law

1. The violation of a material warranty or other material provision of a policy **always**
- only the insured is insured
 - only the insurer is insured
 - both the insured and the insurer are insured**
 - neither the insured nor the insurer is insured
2. Which of the following best describes the policy endorsement?
- Endorsement is not an insurance policy by itself because it is not policy contract.
 - Insurance policy endorsement is not from back.
 - Issuing of endorsement is not endorsement.
 - Endorsement is not a policy by itself.
3. The insured pays a \$200 premium every month for his insurance coverage, yet the insured provides no pay \$20,000 for a covered loss. What endorsement is not an insurance contract?
- Endorsement
 - Endorsement
 - Endorsement
 - Endorsement
4. Considered as defined by the California Insurance Code is
- Policy is not an insurance contract by itself.
 - Insurance policy is not the best insurance and not of the person paying the insurance.
 - Insurance is not part of insurance (endorsement) by the other party.
 - Insurance is not part of insurance (endorsement) by the other party.
5. In issuing an insurance contract, which of the following is not a policy?
- Insurance policy is not a policy.
 - Insurance policy is not a policy.
 - Insurance policy is not a policy.
 - Insurance policy is not a policy.**
6. Which of the following is NOT the endorsement for a policy?
- The insurance contract is not a policy.
 - The insurance contract is not a policy.
 - The insurance contract is not a policy.
 - The insurance contract is not a policy.**

Examfx Answer Key

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