

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

Kurtis Jay Keefer, Esq.



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