

## Florida General Lines Agent Exam All Questions and 5-Star Rated Correct Answers. Graded A+

A contractor hired a subcontractor and the subcontractor negligently left a pit open at the job site and a child fell in the hole and was injured. Would the contractor be held liable for the negligence of the subcontractor? - ANSThe contractor would be held legally liability for the actions of any employee under the vicarious liability law.

A contractor's employee fell off a roof he was repairing for the contractor and was injured. What CGL coverage would respond to the worker's injury? - ANSNo CGL coverage would respond to employee injuries

A customer was injured from a condition that existed on the premises of an insured's business. What CGL coverage would protect the business owner should the customer sue for legal damages? - ANSThe premises liability coverage.

A Florida resident with 10/20/10 liability limits got in an accident in a state that requires 25/50/10 liability limits under that state financial responsibility law. What limit would apply to the accident in the other state? - ANS25/50/10, the other state required limit would apply

A Florida resident with physical damage coverage subject to a deductible of \$500 got in an accident that damage the auto glass and it would cost \$1,500 to repair. What coverage would apply to the glass damage? - ANS\$1,500 (no deductible apply to glass damage in Florida

A homeowner hired a contractor to installed carpet and his son was injured during the installation of the carpet. What CGL coverage would protect the contractor if the homeowner sued for the injury of his son?

- a.The operations liability coverage
- b.The products liability coverage
- c.The premises liability coverage
- d.The completed operations liability coverage - ANSb

A person was injured due to tainted food delivered at his home by a restaurant. What CGL coverage would cover the restaurant owner should the person sue for legal damages? - ANSThe product liability coverage.

# Florida General Lines Agent Practice Exams

**Michael Brown**



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