

## **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.

# Insurance Exam Questions

**Examreview**



## **Insurance Exam Questions:**

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and draw your focus to the weak areas You should use this product together with other study resources for the best possible exam prep coverage      *Anthony Steuer,2007-10-01* During your life you re likely to make important choices that will affect you for years to come determining the best community buying the perfect house and starting a new family Purchasing life insurance falls into the same category But selecting the right policy isn t easy especially when you re faced with a constant barrage of commercials and brochures from competing life insurance companies With twenty years of experience in the life insurance business Anthony Steuer delivers a practical one of a kind resource to guide you through the basics and the finer points of life insurance and to help you choose the policy that is just right for you and your family Using a simple question and answer format Steuer covers everything you need to know about life insurance including how to Differentiate between types of policies Find and evaluate a policy and company Hire a trusted agent Understand the practice of underwriting Monitor your policy Steuer s invaluable advice will safeguard you from unpleasant surprises and unnecessary pitfalls For anyone from consumers to financial advisors Questions and Answers on Life Insurance is the definitive resource on life insurance      **Virginia Life and Health Insurance General Knowledge License Exam Review Questions & Answers 2016/17 Edition**

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