

Louisiana Adjuster Exam with Correct Answers.

The coverage territory of the Business Auto form provides for "worldwide liability coverage" for private passenger autos that the insured:

- a) Hires, leases, rents or borrows without a driver while outside the United States, its territories and possessions.
 - b) Purchases while outside the United States, its territories and possessions.
 - c) Sells while outside the United States, its territories and possessions.
 - d) Occupies while outside the United States, its territories and possessions.
- **Correct Answers** Hires, leases, rents or borrows without a driver while outside the United States, its territories and possessions..

Which of the following dwelling types would be eligible for the Limited Theft coverage endorsement to their Dwelling policy? - **Correct Answers** A nonowner-occupied one-family dwelling.

Which of the following shows a correct sequence of activities for an adjuster when negotiating a claim? - **Correct Answers** Acknowledging the claim, then opening a line of communication with the insured or claimant..

A slippery floor is an example of: - **Correct Answers** A physical hazard.

An insured suffers a partial fire loss to his residence. Under an HO-3 policy what insuring agreement is available to pay for temporary, alternate living quarters? - **Correct Answers** Coverage D

Which of the following is the BEST explanation as to the reason insurance policies are called "unilateral contracts"? - **Correct Answers** Because the insurance company is the only party to the contract that can be sued if they do not meet the terms..

Louisiana Adjuster Study Guide

Mike Jess

A red circular graphic with a gradient, appearing as a partial circle or a thick curved line, located to the right of the name Mike Jess.

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