

Florida 3-20 Public Adjusters State Exam (Set 1) complete study questions and answers

The insurer and insured agree to a specific value of insured item - CORRECT ANSWER Agreed Value Policies

Someone who has care, custody or control of another's property - CORRECT ANSWER Bailee

Claim filed by policy holder against his _ - CORRECT ANSWER First Party Claim

When a person who entrusts another with an object and it results in injury to someone can be held liable for the injury to someone. Can be held liable for the injury i.e. Firearm or DWI - CORRECT ANSWER Negligent Entrustment

Hazard that results from a conscious decision made by an insured to participate in a manner or behavior more likely to result in a loss because they have insurance - CORRECT ANSWER Moral Hazard

Used to provide temporary insurance coverage until an insurance policy can be written - CORRECT ANSWER Binder

Required by lenders to guarantee that outstanding loans against a job are paid upon completion - CORRECT ANSWER Completion Bonds

The section of an insurance policy identifying the insured, endorsements, coverages, limits, and premiums - CORRECT ANSWER Declarations

Florida Adjusters Study Manual

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