

Insurance Adjuster Exam

Which kind of losses are covered under a standard fire policy? - **ANS Direct**

All fires are not covered by the Standard Fire policies, only those that: - **ANS are hostile and have a flame or glow**

At what time does a fire policy go into effect? - **ANS 12:01 am standard time at the location of the insured's property**

A property is insured under two Standard Fire policies for \$25,000 each. A fire causes \$10,000 worth of damage. What is the maximum amount the insured may collect under each policy? - **ANS \$5,000**

A fire burning in the middle of the living room would be considered: - **ANS a hostile fire**

An insured's house is damaged by fire caused by a neighbor's negligence. The insurance company will attempt to recover damage from the neighbor. This is called: - **ANS subrogation**

Which of the following statements are true concerning requirements of the standard fire policy? - **ANS The insured must separate damaged from undamaged property in the event there is a loss AND if a loss occurs, the insured normally has 60 days to file a proof of loss with the insurer**

Which types of property are excluded from coverage under the basic fire policy? - **ANS accounts, currency, deeds, and securities**

Who is insured under the Standard Fire policy? - **ANS the named insured and his legal representatives**

An agreement which affords temporary insurance protection until the policy is issued is called: - **ANS a binder**

as a general rule, a complete fire insurance policy would be made up of: - **ANS the Standard Fire policy with one or more forms attached**

The one condition listed below which will not void a fire policy:

- a) false swearing
- b) misrepresentation
- c) over-insurance
- d) concealment - **ANS over-insurance**

replacement cost minus depreciation: - **ANS Actual Cash Value (ACV)**

The Standard Fire policy with an extended coverage endorsement attached covers which of the following: - **ANS riot**

New York Claims Adjuster Exam Study Guide

Albert A Gayle



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New York Adjuster Exams (Independent General and Public) Unofficial Self Practice Exercise Questions Exam Review, 2018-09-03 An insurance adjuster is a person who engages in the business of making an investigation for the purpose of obtaining information in the course of adjusting or participating in the settlement or disposal of any claim in connection with a policy of insurance This book primarily covers the fundamental adjusting knowledge compatible with the state exam with New York specific coverage This book has topics compatible with the Public Adjuster exam and the Independent General Adjuster exam We create these self practice test questions referencing the concepts and principles currently valid in the adjuster exam Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas Think of these as challenges presented to you so to assess your comprehension of the subject matters The goal is to reinforce learning to validate successful transference of knowledge and to identify areas of weakness that require remediation The questions are NOT designed to simulate actual exam questions realistic or actual questions that are for cheating purpose are not available in any of our products

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