
**LOUISIANA PROPERTY AND CASUALTY INSURANCE EXAM
2024 | ACCURATE 2 CURRENTLY TESTING REAL EXAM
WITH STUDY GUIDE | ACTUAL WITH EXPERT VERIFIED
QUESTIONS AND ANSWERS WITH RATIONALES |
GUARANTEED PASS**

A mortgage company is named as a loss payee on the insured's homeowners policy, under the standard mortgage clause. If the insured suffers a loss due to a fire, which of the following is true?

- a) The entire loss is payable to the insured.
 - b) The loss is payable to the insured and the mortgagee.
 - c) The mortgagee should submit a claim to its insurer, and the insured should submit a claim to the HO policy.
 - d) The entire loss is payable to the mortgagee.
- b) The loss is payable to the insured and the mortgagee.

Loss is payable to the insured and mortgagee to protect the mortgage company's interest. This prevents the insured from cashing the check and not completing repairs.

Under which type of coverage does the insurer agree to pay for bodily injury or property damage liability which the insured has agreed to assume under a written contractual agreement?

- a) Bodily injury liability policy
 - b) Contractual liability policy
 - c) Personal liability policy
 - d) Property damage liability policy
- b) Contractual liability policy

With this coverage, the insurer agrees to pay for bodily injury or property damage liability which the insured has agreed to assume under a written contractual agreement.

In a personal auto policy, the medical payments coverage is similar to

- a) Accident insurance, because it pays medical expenses regardless of fault.
- b) Accident insurance, because it has the same limits.
- c) Bodily injury coverage, because it pays the insured's doctor bills.
- d) Bodily injury coverage, because it provides legal protection if the insured causes injuries to others.

Louisiana Property And Casualty Insurance Study Guide

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