

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.

Iscet Exam Questions

JR Anderson



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the parable of the prodigal son also known as the parable of the two brothers lost son loving father or of the forgiving father is one of the parables of jesus in the bible appearing in luke 15 11 32 jesus shares the parable with his disciples the pharisees and others in the story a father has two sons

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according to one version of the story laius king of thebes was warned by an oracle that his son would slay him accordingly when his wife jocasta iocaste in homer epicaste bore a son he had the baby exposed a form of infanticide on cithaeron

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son is a 2012 young adult dystopian novel by american author lois lowry the fourth and final book in the giver quartet the story takes place during and after the first book in the series the giver the story follows clare the birth mother of gabriel who was marked for release in the giver before being taken out of the community by jonas clare obsessed with finding her

dead son s portrait snopes com - Jan 31 2022

jan 30 2000 a wealthy man and his son loved to collect rare works of art they had everything in their collection from picasso to raphael they would often sit together and admire the great works of art