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7. **Indemnity:** Restore and insure to the same financial condition they were in prior to the loss.
8. **Peril:** A cause of loss. Ex: fire, theft, flood..
9. **Indirect loss:** The consequence of the direct loss. Ex: staying in a hotel after your house burned down.
10. **Subrogation:** "Right of recovery " When an insured is involved Ina n accident, and another part is at fault, and the at fault party l le taking too long to pay the claim, the insureds company can subrogate
11. **Arbitration:** Used to realize claim disputes.
12. **Avoidance:** Eliminate the exposure-underwriting rejects a policy
13. **Mutual Companies:** Are owned by policy holders
14. **Accidental:** losses must be a random event which the insured has no control over
15. **Representation:** a written or oral statement made by the insured
16. **Misrepresentation:** a false statement made by the insured
17. **Fraud:** intentional perversion of the truth
18. **Admitted Insurer:** Authorized to sell insurance. Granted a certificate of

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Florida Real Estate License Study Guide Conan Miguel Singleton, Lamech Strom Lawrence, Pass Your Florida Real Estate License Exam on the First Try Preparing for the Florida Real Estate License Exam requires comprehensive study materials that cover every topic tested by the Florida Real Estate Commission This complete study guide delivers 720 practice questions with detailed answer explanations designed specifically for candidates pursuing their sales associate or broker license in Florida What's Inside 720 Practice Questions Across All Exam Topics Florida Real Estate License Law Regulations 120 questions Real Estate Brokerage Operations Practices 110 questions Property Rights Interests Ownership 100 questions Real Estate Contracts Transaction Procedures 100 questions Real Estate Finance Mortgage Lending 90 questions Property Valuation Appraisal Methods 80 questions Real Estate Calculations Financial Analysis 120 questions Complete Study Materials Four comprehensive textbook chapters explaining complex concepts in plain language Detailed explanations for every practice question Two full length 100 question practice exams simulating actual test conditions Glossary of essential real estate terms and definitions Important Florida statutes and administrative rules reference Proven study tips and test taking strategies Key numbers and formulas to memorize Complete exam preparation checklist Written for Real World Success Each chapter breaks down Florida specific real estate regulations brokerage operations property law contract requirements financing principles appraisal methods and mathematical calculations using conversational language and practical examples Topics include FREC regulations DBPR requirements license types continuing education escrow accounts agency relationships property ownership forms homestead laws purchase agreements closing procedures mortgage types FHA and VA loans appraisal approaches income capitalization profit calculations and proration problems Master Critical Exam Content Florida Real Estate Commission structure and authority Licensing requirements for sales associates and brokers Brokerage relationships and disclosure requirements Trust account management and escrow procedures Contract law and required elements for valid agreements Agency duties and fiduciary responsibilities Mortgage lending regulations and loan types Appraisal methods and valuation principles Real estate mathematics including commission splits interest calculations and proration Designed for Serious Exam Candidates This study resource helps candidates build confidence through extensive practice with multiple choice questions formatted like actual exam questions Each answer includes thorough explanations showing why correct answers work and why incorrect options fail reinforcing learning and improving retention Study Smarter Not Harder Stop wasting time with incomplete study materials or practice questions that don't match the actual exam format This comprehensive guide focuses exclusively on

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Education A certified instructor of electrical trades he has been awarded a lifetime teaching certificate from the Texas Education Agency in the field of Vocational Education Mr Holder has taught thousands of students at Austin Community College Austin Texas Odessa College at Odessa Texas Technical Vocational Institute of Albuquerque New Mexico Howard College at San Angelo Texas and in the public school systems in Fort Worth and San Antonio Texas He is currently Director of Education for Electrical Seminars Inc of San Marcos Texas Mr Holder is an active member of the National Fire Protection Association International Association of Electrical Inspectors and the International Brotherhood of Electrical Workers

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