
STUDY GUIDE FOR TEXAS PROPERTY AND CASUALTY INSURANCE WITH 480 QUESTIONS AND VERIFIED ANSWERS 2024

1. Which part of an insurance policy describes the responsibilities and obligations of both the insurance company and the insured under the policy?: **Conditions**
2. The limits of liability are found in which of the following sections of a casualty policy?:
Declarations
3. The _____ page in an insurance contract contains information about the risk, the effective date of coverage, deductible, premium amounts, coinsurance percentage, and location of the insured property.: **Declarations**
4. The insured is looking for the amount of coverage in a property and casualty policy. This information would be found in the _____.: **declarations**
5. The coverages offered by an insurance policy are described in the _____.: **insuring agreement**
6. The purpose of the conditions section of an insurance policy is to list the _____ of the insured and the insurance company.: **obligations**
7. The list of perils covered under a policy is found in which part of the policy?: **Insuring agreement**
8. The Declarations page consists of 5 P's. Person or property, policy number, policy term policy limit and _____.: **premium**
9. The Insuring agreement describes coverage provided and which _____ are covered.: **perils**
10. Lost rent is covered by _____. Limited by 20% of coverage A.: Coverage D 11. Under which of the dwelling forms may the insured be reimbursed for the replacement cost of a dwelling when it is destroyed?: **DP-2 and DP-3**
12. The insured has a DP-3 covering a home that has a replacement value of \$100,000. The insured carries \$60,000 of insurance. Following a loss, it is determined that it would cost \$12,000 to replace the damaged portion of the home. How much could the insured collect, assuming the ACV of the loss is \$6,000?: **\$9000**

Texas Ins Study Guide

Annelies Wilder-Smith



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Table of Contents Texas Ins Study Guide

1. Understanding the eBook Texas Ins Study Guide
 - The Rise of Digital Reading Texas Ins Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Texas Ins Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Texas Ins Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Texas Ins Study Guide
 - Personalized Recommendations
 - Texas Ins Study Guide User Reviews and Ratings
 - Texas Ins Study Guide and Bestseller Lists

5. Accessing Texas Ins Study Guide Free and Paid eBooks
 - Texas Ins Study Guide Public Domain eBooks
 - Texas Ins Study Guide eBook Subscription Services
 - Texas Ins Study Guide Budget-Friendly Options
6. Navigating Texas Ins Study Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Texas Ins Study Guide Compatibility with Devices
 - Texas Ins Study Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Texas Ins Study Guide
 - Highlighting and Note-Taking Texas Ins Study Guide
 - Interactive Elements Texas Ins Study Guide
8. Staying Engaged with Texas Ins Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Texas Ins Study Guide
9. Balancing eBooks and Physical Books Texas Ins Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Texas Ins Study Guide
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Texas Ins Study Guide
 - Setting Reading Goals Texas Ins Study Guide
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Texas Ins Study Guide
 - Fact-Checking eBook Content of Texas Ins Study Guide
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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