
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 Property And Casualty Insurance Study Guide

Exam Secrets Test Prep Staff P-C



Texas Property And Casualty Insurance Study Guide:

Texas Property and Casualty Insurance License Exam Prep 2025-2026 - 3 Full-Length Practice Tests, Secrets Study Guide and Review Matthew Bowling, 2025-01-08 Mometrix Test Preparation's Texas Property and Casualty Insurance License Exam Prep Secrets Study Guide is the ideal prep solution for anyone who wants to pass their Texas Property and Casualty Insurance Licensing Exam. The exam is extremely challenging and thorough test preparation is essential for success. Our study guide includes 3 practice tests available in online interactive format, 1 of these printed in the guide. Tips and strategies to help you get your best test performance. A complete review of all Property and Casualty test sections. Mometrix Test Preparation is not affiliated with or endorsed by any official testing organization. All organizational and test names are trademarks of their respective owners. The Mometrix guide is filled with the critical information you will need in order to do well on your Property and Casualty exam: the concepts, procedures, principles, and vocabulary that the Texas Department of Insurance (TDI) and Pearson Education Inc. expects you to have mastered before sitting for your exam. Sections include: General Insurance Terms and Concepts, Insurance Regulation, Property and Casualty Policies Overview, Personal Lines, Residential Insurance, Auto Insurance, Commercial Insurance Policies, Farm Insurance, Inland Marine Insurance, Ocean Marine Insurance, Workers Compensation and Employer's Liability Insurance, Surety and Fidelity Bonds, Other Types of Insurance, Texas Specific Content, and much more. Our guide is full of specific and detailed information that will be key to passing your exam. Concepts and principles aren't simply named or described in passing but are explained in detail. The Mometrix Property and Casualty Insurance study guide is laid out in a logical and organized fashion so that one section naturally flows from the one preceding it. Because it's written with an eye for both technical accuracy and accessibility, you will not have to worry about getting lost in dense academic language. Any test prep guide is only as good as its practice questions and answer explanations, and that's another area where our guide stands out. The Mometrix test prep team has provided plenty of Property and Casualty practice test questions to prepare you for what to expect on the actual exam. Each answer is explained in depth in order to make the principles and reasoning behind it crystal clear. All 3 practice tests are available to take in online interactive format, allowing you to immediately score your test and see what you got wrong. We've also printed 1 practice test in your guide for offline reference. We've helped hundreds of thousands of people pass standardized tests and achieve their education and career goals. We've done this by setting high standards for Mometrix Test Preparation guides, and our Texas Property and Casualty Insurance License Exam Prep Secrets Study Guide is no exception. It's an excellent investment in your future. Get the Property and Casualty Insurance review you need to be successful on your exam. **Texas Property and Casualty Insurance License Exam Prep** Leland Chant, 2020-10-16. Do you want to pass the Texas Property and Casualty Insurance license exam on the first try? Due to the overwhelmingly positive reviews for our Texas Life Accident and Health Insurance Agent License Exam Study Guide (ASIN B071CNHYWD), we have introduced a resource that is specific

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