STUDY GUIDE FOR TEXAS PROPHERTY 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
- The coverages offered by an insurance policy are described in the _____.: insuring agreement
- The purpose of the conditions section of an insurance policy is to list the _____ of the insured and the insurance company.: obligations
- The list of perils covered under a policy is found in which part of the policy?: Insuring agreement
- The Declarations page consists of 5 P's. Person or property, policy number, policy term policy limit and _____.: premium
- 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

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