

## TEXAS ALL LINES ADJUSTER EXAM BRAND NEW!! 2023-2024 (200+ QUESTIONS AND CORRECT ANSWERS) VERIFIED ANSWERS

What is the failure to use that degree of care which n ordinary person of reasonable prudence would use under similar circumstances? - ANSWER- Negligence

What is a situation involving a person other than an insured? - ANSWER- Third Party Loss

What is the responsibility to another for one's negligence? - ANSWER- Liability  
Mary has a homeowner's policy. Her Coverage A limit of liability is \$250,000 and her Coverage B limit of liability is \$125,000. Her policy has a 2% deductible. What is her deductible? - ANSWER- \$5,000

All of the following are criteria for an accident to have occurred "in the course of" the employment under a workers' compensation policy, EXCEPT: - ANSWER While performing a task that a fellow worker requested, that was unusual to the employee's job description, but occurred on the employer's premises during working hours.

Which of the following statements is NOT TRUE regarding the implied warranties of an Ocean Marine policy? - ANSWER The implied warranties are attached to the policy as an endorsement..

Parmelia is covered under two separate standardized Personal Automobile policies, with Part C limits under both policies set at \$200,000. Parmelia is involved in an accident with an uninsured motorist and she sustains bodily injury damages for \$262,320. How much will Parmelia receive when she submits a claim for these damages - ANSWER \$200,000

Which of the following endorsements must be attached to a standard Businessowners policy for coverage to apply to a businesses freezer that was damaged by the interruption of a power source - ANSWER Utility Services - Direct Damage endorsement.

After completing an inspection of an insured's pressure equipment and fire suppression systems, the inspector determines that the pressure equipment needs to be repaired and the suppression systems have not been cleaned and inspected in the time frame

required by the policy. The insurer will: - **ANSWER Suspend coverage immediately by red tagging the items until they are repaired, cleaned and pass re-inspection**

To be eligible for coverage under a standardized Dwelling policy, the insured must not allow more than \_\_\_\_ boarders to live on the premises. - **ANSWER 5**

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All of the following are "Perils of the Sea" under an Ocean Marine policy, EXCEPT: - ANSWER Pirates

The amount of insurance countersigned, issued, or sold by an agent or producer to cover immediate family members, an employer, or employees is known as: - ANSWER Controlled business

Which of the following standardized Dwelling insurance forms provides coverage for loss of rental income - ANSWER The DP-1, DP-2, and DP-3 forms

The "Part B - Medical Payments" coverage of a personal automobile policy covers injuries for all of the following, EXCEPT: - ANSWER A passenger who is injured in another vehicle that is struck by the insured's vehicle in an accident

Which of the following are the Texas Workers' Compensation benefits that are increased by a cost-of-living adjustment (COLAs) - ANSWER Lifetime Income Benefits (LIBs) only

Hannah must take time away from work to help assist in the investigation of a claim that was made against her BOP policy. The policy will pay for Hannah's actual loss of earnings up to: - ANSWER \$250 per day.

Surplus Lines companies in Texas have to acknowledge the receipt of a claim. - ANSWER 30 days.

All of the following are characteristics of a principal that a surety will scrutinize during the underwriting process, EXCEPT: - ANSWER Consideration.

Under Section II of a Homeowners policy, a cemetery plot owned by the insured is

considered to be: - ANSWER An insured location.

Which of the following is NOT one of the four major coverages of an Ocean Marine policy? - ANSWER Seaworthiness.

A ship has suffered damage and sunk. Which of the following would respond to cover the loss of the ship? - ANSWER Hull Insurance.

As a fiduciary agent, an adjuster has the power to bind the insurer. Which of the following statements is FALSE regarding this power? - ANSWER Only an adjuster's written statements can legally bind an insurer.

The standardized Dwelling forms consider all eruptions of a volcano within a \_\_\_\_\_ period to be a single "occurrence". - ANSWER 72-hour

Whose responsibility is it to complete a "proof of loss"? - ANSWER The claimant.

Which of the following would NOT be determined by a court when an insurer has filed a declaratory judgment action? - ANSWER The type and amount of damages that will be paid to a plaintiff for the claim that is being disputed.

Which of the following statements is TRUE regarding the Homeowners "additional coverage" known as Landlord's Furnishings? - ANSWER The coverage is not additional insurance and does not increase the limits of the policy.

Which of the following would be covered under the Jones Act? - ANSWER Crew members of a ship.