

# Insurance Adjuster Exam

Which kind of losses are covered under a standard fire policy? - ✓✓Direct

All fires are not covered by the Standard Fire policies, only those that: - ✓✓are hostile and have a flame or glow

At what time does a fire policy go into affect? - ✓✓12:01am standard time at the location of the insured's property

A property is insured under two Standard Fire policies for \$25,000 each. A fire causes \$10,000 worth of damage. What is the maximum amount the insured may collect under each policy? - ✓✓\$5,000

A fire burning in the middle of the living room would be considered: - ✓✓a hostile fire

An insured's house is damaged by fire caused by a neighbor's negligence. The insurance company will attempt to recover damage from the neighbor. This is called: - ✓✓subrogation

Which of the following statements are true concerning requirements of the standard fire policy? - ✓✓The insured must separate damaged from undamaged property in the event there is a loss AND If a loss occurs, the insured normally has 60 days to file a proof of loss with the insurer

Which types of property are excluded from coverage under the basic fire policy? - ✓✓accounts, currency, deeds, and securities

Who is insured under the Standard Fire policy? - ✓✓the named insured and his legal representatives

An agreement which affords temporary insurance protection until the policy is issued is called: - ✓✓a binder

as a general rule, a complete fire insurance policy would be made up of: - ✓✓the Standard Fire policy with one or more forms attached

The one condition listed below which will not void a fire policy:

- a) false swearing
- b) misrepresentation
- c) over-insurance
- d) concealment - ✓✓over-insurance

# Free Insurance Adjuster Study Guide

**Lewis Morris**



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