

# Texas Property and Casualty practice exam

Coverage for water backup or sump pump overflow is excluded from the Dwelling Policy. However, with the purchase of the water backup and sump pump overflow endorsement, coverage for up to \$5,000 in loss or damage can be provided for an additional premium. What is the deductible associated with this coverage? - ANS\$250

Coverage for up to \$5,000 in loss or damage, subject to a \$250 deductible, can be provided for an additional premium with this endorsement.

An insured relocated to another state for work. However, she still owns and insures a house in this state, but has had no one living in it for 3 months. She is also storing some furniture and clothes in the house. From an insurance standpoint, the insured's house is considered - ANSUnoccupied

Unoccupancy refers to an insured structure in which no people have been living or working within the required period of time, but the structure contains contents.

Individuals in the business of selling construction equipment and mobile equipment should insure with a/an - ANSEquipment dealers coverage form

An equipment dealer's coverage form covers a dealer's stock in trade consisting primarily of mobile agricultural equipment and construction equipment. It also covers property of others in the dealer's care, custody, or control. It excludes coverage for autos, motorcycles, aircraft, and watercraft.

All of the following are true regarding deposit premium - ANSIt must be paid in advance.

It is an estimated premium paid at the policy issue.

It could be adjusted by the audit.

Deposit premium is an estimated premium paid in advance at the time the policy is issued that may be adjusted by the audit based on actual exposures.

Which of the following is NOT an essential element of an insurance contract? - ANSCounteroffer

To purchase insurance, the policyowner must have financial interest in the property being insured. This is known as - ANSInsurable Interest

# Texas Casulty And Property Study Guide

**Kaplan Financial**



## **Texas Casulty And Property Study Guide:**

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 to preparing you for the Texas Property and Casualty Insurance license exam The 2021 edition of our self study guide will be the definitive resource to help you learn what will be covered to pass on your first attempt This study guide was written based on the exam content outlines published by Texas testing providers and provides the most up to date information that will educate you in a streamlined manner Our content covers only the information you will need to study for the exam no more no less and our number one priority is to help you pass on the first try STUDY GUIDE INCLUDES 3 COMPLETE PRACTICE EXAMS 450 questions with fully explained answers Our in depth study guide covers the following Property and Casualty Insurance subject areas that are common across the country and applicable to all 50 states It also includes a state specific supplement that covers Texas statutes and Texas Property and Casualty law Basic Insurance Concepts and Principles Contract Law Basic Legal Concepts Tort Law Property and Casualty Basics Property and Casualty Policies General Dwelling Policy Homeowners Policy Homeowners Section I Property Coverage Homeowners Section II Liability Coverage Personal Auto Other Personal Lines Policies Commercial Coverages Commercial General Liability CGL Commercial Auto Other Commercial Coverages Businessowners Workers Compensation General Concepts Surety Bonds and General Bond Concepts Texas Statutes and Rules Common to All Lines Texas Statutes and Rules Pertinent to Property and Casualty Insurance Join the hundreds of students who have used our Texas Life Accident and Health resource to pass their licensing exam on the first try Don t just take our word for it Check out the real reviews and actual screenshots of passing scores for yourself at the link below <https://www.amazon.com/dp/B071CNHYWD> 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

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Authorizing a Study of the Motor Vehicle Accident Compensation System United States. Congress. House. Committee on Interstate and Foreign Commerce. Subcommittee on Commerce and Finance, 1968

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