# WV Insurance Exam Study Guide Questions And Answers With Verified Solutions Already Passed!!!

If insurance fails to notify the mortgage that the policy is canceled and there is a fire loss, what could the mortgage company collect? - ANSWER  $\checkmark$  Up to the policy limit

Which amount would be paid on a Total Loss Vehicle? - ANSWER✓✓ Official Used Car Guide Amount

Can an adjuster give legal advice? - ANSWER ✓ ✓ No

A stolen vehicle is recovered with \$1800 in damages to the vehicle. How much will be paid on the claim? - ANSWER $\checkmark$  Add up all permanently installed equipment and deduct the deductible

When can an adjuster speak with a claimant represented by counsel (an attorney)? - ANSWER ✓ ✓ Never, unless counsel gives consent

What does Section II of the Homeowner's Policy cover? - ANSWER√√ Liability

Who does the FAIR plan cover? - ANSWER ✓ ✓ Under the FAIR (Fair Access to Insurance Requirements) Plan, no application for insurance can be rejected simply because of environmental hazards that are beyond the control of the insured.

# **Virginia Insurance Exam Study Guide**

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