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Abandonment - \checkmark the abdication of insured property into the hands of another, or into the possession of no one in particular

Absolute Liability - ✓ ✓ Liability that arises from an extremely dangerous situation. Often found in cases involving explosives. Also known as "strict" liability. For example, you are absolutely liable if you keep a wild animal as a pet.

Accident - √√ an unplanned, unforseen event which occurs suddenly and at a specific place

Actual Cash Value - ✓ ✓ the required amount to pay damages for property loss, which is calculated based on the property's current replacement value minus depreciation

Additional Coverage - $\checkmark \checkmark$ a provision in an insurance policy that allows for more coverage for a specific loss expense without an increase in premium

Additional Insureds - $\sqrt{\ }$ individuals or business that are not named as insured on the decleration page, but are protected by the policy, usually in regard to a specific interest

Adhesion - A contract offered on a "take-it-or-leave-it" basis by an insurer, in which the insured's only option is to accept or reject the contract. Any ambiguities in the contract will be settled in favor of the insured.

Admitted Insurer - \checkmark \checkmark An insurer to which a state insurance department has granted a license to do business within that state.

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Workers' Compensation Insurance Technician National Learning Corporation, 2016 The Workers Compensation Insurance Technician Passbook R prepares you for your test by allowing you to take practice exams in the subjects you need to study It provides hundreds of questions and answers in the areas that will likely be covered on your upcoming exam

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