# STUDY GUIDE FOR TEXAS PROPHERTY AND CASUALTY INSURANCE WITH 480 QUESTIONS AND VERIFIED ANSWERS 2024

- 1. Which part of an insurance policy describes the responsibilities and obligations of both the insurance company and the insured under the policy?: Conditions
- 2. The limits of liability are found in which of the following sections of a casualty policy?:
  Declarations
- 3. The \_\_\_\_\_ page in an insurance contract contains information about the risk, the effective date of coverage, deductible, premium amounts, coinsurance percentage, and location of the insured property.: Declarations
- 4. The insured is looking for the amount of coverage in a property and casualty policy.
  This information would be found in the \_\_\_\_\_\_: declarations
- The coverages offered by an insurance policy are described in the \_\_\_\_\_.: insuring agreement
- The purpose of the conditions section of an insurance policy is to list the \_\_\_\_ of the insured and the insurance company.: obligations
- The list of perils covered under a policy is found in which part of the policy?: Insuring agreement
- The Declarations page consists of 5 P's. Person or property, policy number, policy term policy limit and \_\_\_\_\_.: premium
- The Insuring agreement describes coverage provided and which \_\_\_\_ are covered.: perils
- 10. Lost rent is covered by \_\_\_\_\_. Limited by 20% of coverage A.: Coverage D 11. Under which of the dwelling forms may the insured be reimbursed for the replacement cost of a dwelling when it is destroyed?: DP-2 and DP-3
- 12. The insured has a DP-3 covering a home that has a replacement value of \$100,000. The insured carries \$60,000 of insurance. Following a loss, it is determined that it would cost \$12,000 to replace the damaged portion of the home. How much could the insured collect, assuming the ACV of the loss is \$6,000?: \$9000

# **Study Guide For Insurance Regulations For Texas**

Texas Library and Historical Commission

## **Study Guide For Insurance Regulations For Texas:**

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online interactive format allowing you to immediately score your test and see what you got wrong We ve also printed 1 practice tests in your guide for offline reference We ve helped hundreds of thousands of people pass standardized tests and achieve their education and career goals We ve done this by setting high standards for Mometrix Test Preparation guides and our Texas Property and Casualty Insurance License Exam Prep Secrets Study Guide is no exception It s an excellent investment in your future Get the Property and Casualty Insurance review you need to be successful on your exam <a href="Texas State Documents Index">Texas State Documents Index</a>, 1988

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