

# Insurance Adjuster Exam

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

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

At what time does a fire policy go into effect? - **ANS 12:01 am 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? - **ANS \$5,000**

A fire burning in the middle of the living room would be considered: - **ANS 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: - **ANS subrogation**

Which of the following statements are true concerning requirements of the standard fire policy? - **ANS 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? - **ANS accounts, currency, deeds, and securities**

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

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

as a general rule, a complete fire insurance policy would be made up of: - **ANS 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 - **ANS over-insurance**

replacement cost minus depreciation: - **ANS Actual Cash Value (ACV)**

The Standard Fire policy with an extended coverage endorsement attached covers which of the following: - **ANS riot**

# New York Claims Adjuster Exam Study Guide

**Jicheng Xie**



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## **Table of Contents New York Claims Adjuster Exam Study Guide**

1. Understanding the eBook New York Claims Adjuster Exam Study Guide
  - The Rise of Digital Reading New York Claims Adjuster Exam Study Guide
  - Advantages of eBooks Over Traditional Books
2. Identifying New York Claims Adjuster Exam Study Guide
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in a New York Claims Adjuster Exam Study Guide
  - User-Friendly Interface
4. Exploring eBook Recommendations from New York Claims Adjuster Exam Study Guide
  - Personalized Recommendations
  - New York Claims Adjuster Exam Study Guide User Reviews and Ratings

- New York Claims Adjuster Exam Study Guide and Bestseller Lists
- 5. Accessing New York Claims Adjuster Exam Study Guide Free and Paid eBooks
  - New York Claims Adjuster Exam Study Guide Public Domain eBooks
  - New York Claims Adjuster Exam Study Guide eBook Subscription Services
  - New York Claims Adjuster Exam Study Guide Budget-Friendly Options
- 6. Navigating New York Claims Adjuster Exam Study Guide eBook Formats
  - ePub, PDF, MOBI, and More
  - New York Claims Adjuster Exam Study Guide Compatibility with Devices
  - New York Claims Adjuster Exam Study Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of New York Claims Adjuster Exam Study Guide
  - Highlighting and Note-Taking New York Claims Adjuster Exam Study Guide
  - Interactive Elements New York Claims Adjuster Exam Study Guide
- 8. Staying Engaged with New York Claims Adjuster Exam Study Guide
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers New York Claims Adjuster Exam Study Guide
- 9. Balancing eBooks and Physical Books New York Claims Adjuster Exam Study Guide
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection New York Claims Adjuster Exam Study Guide
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine New York Claims Adjuster Exam Study Guide
  - Setting Reading Goals New York Claims Adjuster Exam Study Guide
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of New York Claims Adjuster Exam Study Guide
  - Fact-Checking eBook Content of New York Claims Adjuster Exam Study Guide
  - Distinguishing Credible Sources

- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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