
New York Adjuster Exam Questions with 100% correct Answers 2023

The insured has moved into a dwelling that was being build and was covered by the "Dwelling under Construction" endorsement. How long does the insured have to report his / her occupancy to the insurance company? **Correct Ans:** 30 days

When a New York Homeowners policy is still in the 60-day underwriting period, the insurer may cancel it for any reason by providing a _____ notice. **Correct Ans:** 30 day

Personal property that is covered under the Personal Property Replacement Cost Endorsement is damaged and a claim has been filed. The replacement cost of the property at the time of the loss is \$2,500. The full cost to repair the property is \$2,000. The Coverage C limit of the Homeowners policy is \$8,000. No special limits apply to this property and there is no limit applied to the type of property being claimed. Which of the following is the amount that will be paid under the endorsement? **Correct Ans:** 2,000. The endorsement will pay the smallest amount of the replacement cost at the time of the loss, the full repair cost, the Coverage C limit, any applicable special limits, or the limit that applies to the type of property being claimed.

The mandatory recoupment of the federal share through policyholder surcharges under Terrorism Risk Insurance Program Reauthorization Act of 2015 was increased from 133% to **Correct Ans:** 140%

A Building and Personal Property Coverage form provides coverage for all of the following types of property, EXCEPT: **Correct Ans:** Growing crops and lawns.

The insured sets a fire to his home and is found to be guilty of arson. There is a lien on the burned property by a mortgage company in the amount of \$150,000. The property is insured for \$300,000 and is a total loss. The personal property of the insured, covered separately by a Homeowners policy for \$150,000, is also a total loss. How will this claim most likely be paid? **Correct Ans:** The mortgagee is paid \$150,000.

New York Adjuster Exam Study Guide

David Kirk



New York Adjuster Exam Study Guide:

New York Adjuster Exams (Independent General and Public) Unofficial Self Practice Exercise Questions Exam Review, 2018-09-03 An insurance adjuster is a person who engages in the business of making an investigation for the purpose of obtaining information in the course of adjusting or participating in the settlement or disposal of any claim in connection with a policy of insurance This book primarily covers the fundamental adjusting knowledge compatible with the state exam with New York specific coverage This book has topics compatible with the Public Adjuster exam and the Independent General Adjuster exam We create these self practice test questions referencing the concepts and principles currently valid in the adjuster exam Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas Think of these as challenges presented to you so to assess your comprehension of the subject matters The goal is to reinforce learning to validate successful transference of knowledge and to identify areas of weakness that require remediation The questions are NOT designed to simulate actual exam questions realistic or actual questions that are for cheating purpose are not available in any of our products

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