

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

DJ Losen



New York Claims Adjuster Exam Study Guide:

New York Claims Adjuster Exam Study Guide Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**New York Claims Adjuster Exam Study Guide**," compiled by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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