

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

SJ Ball



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