

NJ Property, Casualty, and Auto Licensing Exam With 100% Correct Answers 2023

Insuring Agreement - Correct Answer-company's obligation to pay, includes the perils and coverage for specific or named peril policies

Exclusions - Correct Answer-what the policy will not pay for

Definitions - Correct Answer-names of the persons insured in addition to the named insured are listed here, along with any other (blank) of terms in the policy

Additional Coverage - Correct Answer-coverages under a policy that are provided by the insurer at no extra cost

Casualty Policies - Correct Answer-defense costs over and above liability limits, post-judgement interest, bail bonds and appeal bonds

Property Policies - Correct Answer-debris removal, falls within the insured dwelling limit and cannot exceed the limit

Binder - Correct Answer-temporary proof of coverage before policy is issued (oral is good for 10 days, written for 60 days)

Bodily Injury and Property Damage Coverage Amounts - Correct Answer-Minimum: 15k per person/30k per accident/5k for property; Max is \$500k

Auto - Personal Assigned Risk Policy - Correct Answer-PAIP; standard risk 0 points, non-standard risk 1-8 points, assigned risk 9 points. (blank) classification runs for 3 years

Auto - Commercial Assigned Risk Policy - Correct Answer-CAIP; assigned risk policy for commercial vehicles, including private vehicles owned by the business

Personal Injury Protection - Correct Answer-PIP or No-Fault, NJ Representations Act; mandatory, encourage the insured to recover under his/her own policy, tries to reduce premiums and hasten settlements through avoidance of lengthy litigation that would normally be the case. The benefits of the standard policy are statutory and therefore minimal

Fire - Correct Answer-A named peril policy. (blank) policies must be filed with the DOBI commissioner before use and must provide a fairly uniform look, and provide ample space for coverage, limits, rates, policy inception, and expiration dates

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