

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

New Jersey Property And Casualty Insurance Licensing Course

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New Jersey Property And Casualty Insurance Licensing Course:

New Jersey Property and Casualty Insurance Licensing Course James Joseph Smith, 1989 *How to Start a Insurance Agency Business* AS, 2024-08-01

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Bowker's Law Books and Serials in Print ,1995 *The Weekly Underwriter* Alasco Delancey Brigham, Henry Rogers Hayden,1928 **Professional and Occupational Licensing Directory** David P. Bianco, David J. Bianco,1995-10-05 A career tool for job seekers career changers licensing officials and for people who are relocating It includes national and state information on the licenses and licensing procedures required for more than 500 occupations and more than 1000 specific job titles in the US The book covers professional and vocational careers and is arranged by and cross referenced by occupational title **Small Business Sourcebook** ,2010 A guide to the information services and sources provided to 100 types of small business by associations consultants educational programs franchisers government agencies reference works statisticians suppliers trade shows and venture capital firms **Books in Print** ,1991 Subject Guide to Books in Print ,1996

Embracing the Song of Term: An Psychological Symphony within **New Jersey Property And Casualty Insurance Licensing Course**

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