

# **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

**Bowker Editorial Staff**



## **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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