
STUDY GUIDE FOR TEXAS PROPERTY AND CASUALTY INSURANCE WITH 480 QUESTIONS AND VERIFIED ANSWERS 2024

1. Which part of an insurance policy describes the responsibilities and obligations of both the insurance company and the insured under the policy?: **Conditions**
2. The limits of liability are found in which of the following sections of a casualty policy?:
Declarations
3. The _____ page in an insurance contract contains information about the risk, the effective date of coverage, deductible, premium amounts, coinsurance percentage, and location of the insured property.: **Declarations**
4. The insured is looking for the amount of coverage in a property and casualty policy. This information would be found in the _____.: **declarations**
5. The coverages offered by an insurance policy are described in the _____.: **insuring agreement**
6. The purpose of the conditions section of an insurance policy is to list the _____ of the insured and the insurance company.: **obligations**
7. The list of perils covered under a policy is found in which part of the policy?: **Insuring agreement**
8. The Declarations page consists of 5 P's. Person or property, policy number, policy term policy limit and _____.: **premium**
9. The Insuring agreement describes coverage provided and which _____ are covered.: **perils**
10. Lost rent is covered by _____. Limited by 20% of coverage A.: Coverage D 11. Under which of the dwelling forms may the insured be reimbursed for the replacement cost of a dwelling when it is destroyed?: **DP-2 and DP-3**
12. The insured has a DP-3 covering a home that has a replacement value of \$100,000. The insured carries \$60,000 of insurance. Following a loss, it is determined that it would cost \$12,000 to replace the damaged portion of the home. How much could the insured collect, assuming the ACV of the loss is \$6,000?: **\$9000**

Casualty And Property Study Guide

Exam Secrets Test Prep Staff P-C

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the text box.

Casualty And Property Study Guide:

Property and Casualty Insurance License Exam Study Guide Test Prep Books, 2020-03-28 Test Prep Books Property and Casualty Insurance License Exam Study Guide Property Casualty Insurance License Exam Study Guide and Practice Test Questions 2nd Edition Made by Test Prep Books experts for test takers trying to achieve a great score on the Property and Casualty exam This comprehensive study guide includes Quick Overview Find out what's inside this guide Test Taking Strategies Learn the best tips to help overcome your exam Introduction Get a thorough breakdown of what the test is and what's on it Types of Property Policies Covers sections such as Basic Insurance Principles Insurable Risk Risk Management Property Insurance Business Owner Policies and Commercial Insureds and Policies Property Insurance Terms and Related Concepts Covers the Property Insurance Terms and Related Concepts section Property Policy Provisions and Contract Law Covers the Property Policy Provisions and Contract Law section Types of Casualty Policies and Bonds Covers the Types of Casualty Insurance section Casualty Insurance Terms and Related Concepts Covers the Casualty Insurance section Casualty Policy Provisions Covers the Casualty Policy Provisions section Practice Questions Practice makes perfect Detailed Answer Explanations Figure out where you went wrong and how to improve Studying can be hard We get it That's why we created this guide with these great features and benefits Comprehensive Review Each section of the test has a comprehensive review created by Test Prep Books that goes into detail to cover all of the content likely to appear on the test Practice Test Questions We want to give you the best practice you can find That's why the Test Prep Books practice questions are as close as you can get to the actual Property and Casualty test Answer Explanations Every single problem is followed by an answer explanation We know it's frustrating to miss a question and not understand why The answer explanations will help you learn from your mistakes That way you can avoid missing it again in the future Test Taking Strategies A test taker has to understand the material that is being covered and be familiar with the latest test taking strategies These strategies are necessary to properly use the time provided They also help test takers complete the test without making any errors Test Prep Books has provided the top test taking tips Customer Service We love taking care of our test takers We make sure that you interact with a real human being when you email your comments or concerns Anyone planning to take this exam should take advantage of this Test Prep Books study guide Purchase it today to receive access to Property and Casualty review materials Property and Casualty practice questions Test taking strategies

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Insurance Terms and Related Concepts Covers the Property Insurance Terms and Related Concepts section Property Policy Provisions and Contract Law Covers the Property Policy Provisions and Contract Law section Types of Casualty Policies and Bonds Covers the Types of Casualty Insurance section Casualty Insurance Terms and Related Concepts Covers the Casualty Insurance section Casualty Policy Provisions Covers the Casualty Policy Provisions section Practice Questions Detailed Answer Explanations Studying can be hard We get it That s why we created this guide with these great features and benefits Comprehensive Review Each section of the test has a comprehensive review created by Test Prep Books that goes into detail to cover all of the content likely to appear on the test Practice Test Questions We want to give you the best practice you can find That s why the Test Prep Books practice questions are as close as you can get to the actual Property and Casualty test Answer Explanations Every single problem is followed by an answer explanation We know it s frustrating to miss a question and not understand why The answer explanations will help you learn from your mistakes That way you can avoid missing it again in the future Test Taking Strategies A test taker has to understand the material that is being covered and be familiar with the latest test taking strategies These strategies are necessary to properly use the time provided They also help test takers complete the test without making any errors Test Prep Books has provided the top test taking tips Customer Service We love taking care of our test takers We make sure that you interact with a real human being when you email your comments or concerns

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The exam is extremely challenging and thorough test preparation is essential for success Our study guide includes Practice test questions with detailed answer explanations Tips and strategies to help you get your best test performance A complete review of all Property and Casualty test sections Insurance Concepts General Concepts Property Insurance General Concepts Dwelling Homeowner s Insurance Commercial Package Policies Workers Compensation Insurance Other Commercial Policies Mometrix Test Preparation is not affiliated with or endorsed by any official testing organization All organizational and test names are trademarks of their respective owners The Mometrix guide is filled with the critical information you will need in order to do well on your Property and Casualty exam the concepts procedures principles and vocabulary that the state licensing board expects you to have mastered before sitting for your exam The Insurance Concepts General Concepts section covers Risk Insurance company departments Insurance contracts The Property Insurance General Concepts section covers Conditions Important terms The Dwelling Homeowner s Insurance section covers Dwelling insurance policy forms Homeowner s insurance and policy forms Coverage The Commercial Package Policies section covers Commercial property insurance Ocean and inland marine insurance Commercial general liability insurance The Workers Compensation Insurance section covers Workers compensation insurance Levels of disability Workers compensation and employers liability policy The Other Commercial Policies section covers Farm insurance Aviation insurance Equipment breakdown coverage and much more Our guide is full of specific and detailed information that will be key to passing your exam Concepts and principles aren t simply named or described in passing but are explained in detail The Mometrix Property and Casualty study guide is laid out in a logical and organized fashion so that one section naturally flows from the one preceding it Because it s written with an eye for both technical accuracy and accessibility you will not have to worry about getting lost in dense academic language Any test prep guide is only as good as its practice questions and answer explanations and that s another area where our guide stands out The Mometrix test prep team has provided plenty of Property and Casualty practice test questions to prepare you for what to expect on the actual exam Each answer is explained in depth in order to make the principles and reasoning behind it crystal clear We ve helped hundreds of thousands of people pass standardized tests and achieve their education and career goals We ve done this by setting high standards for Mometrix Test Preparation guides and our Property and Casualty Insurance License Exam Study Guide Property and Casualty Exam Secrets is no exception It s an excellent investment in your future Get the Property and Casualty review you need to be successful on your exam Property and Casualty Insurance License Exam Study Guide Property and Casualty Insurance Team,2014-05-05 Think all Property Property Casualty Insurance questions are included so that you can know without a doubt that you are prepared Our study guide is streamlined and concept driven so you get better results through more effective study time Why spend days or even weeks reading through meaningless junk trying to sort out the helpful information from the fluff We give you everything you need to know in a concise comprehensive and effective package *Property and Casualty Insurance License Exam Study*

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- 3 Full-Length Practice Tests, Secrets Study Guide and Review Matthew Bowling, 2025-01-08 Mometrix Test Preparation's Texas Property and Casualty Insurance License Exam Prep Secrets Study Guide is the ideal prep solution for anyone who wants to pass their Texas Property and Casualty Insurance Licensing Exam The exam is extremely challenging and thorough test preparation is essential for success Our study guide includes 3 practice tests available in online interactive format 1 of these printed in the guide Tips and strategies to help you get your best test performance A complete review of all Property and Casualty test sections Mometrix Test Preparation is not affiliated with or endorsed by any official testing organization All organizational and test names are trademarks of their respective owners The Mometrix guide is filled with the critical information you will need in order to do well on your Property and Casualty exam the concepts procedures

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insurance or looking to deepen your understanding this study guide will help you master the concepts and gain the practical knowledge necessary to thrive in today's ever changing insurance landscape *Property and Casualty Study Guide and Practice Test Book for the Insurance Licensure Exam [5th Edition]* B. Hettinger, 2024-02-09

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