

## Georgia Property & Casualty Exam Questions And Complete Answers

Which of the following correctly describes a principal difference between a dwelling policy and a homeowners policy?

- A.) A dwelling policy only covers the dwelling, other structures, personal property, fair rental value, and additional living expenses. It does not cover liability.
- B.) Both policies are almost identical, except that the homeowners policy focuses on the more expensive homes.
- C.) A dwelling policy requires that the owner occupy the dwelling.
- D.) Although any one- to four-family dwelling is eligible for a homeowners policy, only a one-family dwelling is eligible for a dwelling policy. **CORRECT ANSWERS A.)** A dwelling policy only covers the dwelling, other structures, personal property, fair rental value, and additional living expenses. It does not cover liability.

All of the following statements regarding the dwelling policy are correct EXCEPT:

- A.) There are six dwelling policy forms.
- B.) An unendorsed dwelling policy provides property coverage only; it does not include liability coverage.
- C.) The dwelling policy can cover a residence for less cost than a homeowners policy.
- D.) The dwelling policy covers personal property as well as the dwelling itself. **CORRECT ANSWERS A.)** There are six dwelling policy forms.

There are actually only three: basic, broad, and special.

What endorsement should Jeffrey's Flowers add to its commercial property policy if it wants coverage for breakdown or contamination and power outage?

- A.) Ordinance or Law
- B.) Peak Season
- C.) Spoilage Coverage
- D.) Value Reporting Form **CORRECT ANSWERS C.)** Spoilage Coverage

Most insurance regulation is conducted by the:

- A.) Federal Insurance Office
- B.) U.S. Congress
- C.) U.S. Department of Health, Education and Welfare
- D.) State Government Agencies **CORRECT ANSWERS D.)** State Government Agencies

Which of the following is an example of adverse selection?

# Georgia Property And Casualty

**N Noddings**



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