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      b. Dealing with Risk
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   8. Third Party Contracts
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   11. Indemnification
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      b. Occurrence Limits
      c. Aggregate Limits
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   14. Inherent Vice
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B. Types of Insurers
   1. Lloyd’s of London

*Additional non-scored trial questions may be added to exam
**Extra time will be allotted for additional non-scored trial questions
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5. Risk Retention Groups
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B. Five Essential Parts of a Contract
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   2. When Coverage Starts
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   2. Conditional
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   2. Insuring Agreement/Coverages
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   2. Law of Large Numbers
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      c. The Agent’s Extending the Insurance Company’s Liability
      d. Agent’s Knowledge
      e. Agent versus Broker
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      b. Contents
   2. From What Perils/Causes of Loss
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      b. Open Perils (All Risk) Policies
   3. Hazards
      a. Physical
      b. Moral
      c. Morale
B. Cause of Loss Forms: Basic, Broad and Special
   1. Basic Cause of Loss Form
      a. Basic Perils
   2. Broad Cause of Loss Form
      a. Broad Form Perils Plus Collapse
   3. Special Cause of Loss Form
      a. All Risk/Open Peril Concept
      b. Importance of Exclusions
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1. Actual Cash Value (ACV)
2. Replacement Cost
3. Functional Replacement Cost/Repair Cost
4. Stated Value
5. Agreed Value
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D. Cost Containment Tools in Property Policies
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   2. Coinsurance/Insure to Value (Commercial Policies Only)

E. Common Property Provisions
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   2. Appraisal
   3. Right of Salvage
   4. Abandonment
   5. Additional Coverages
   6. Extensions of Coverage
   7. Vacancy/Unoccupancy

F. Common Property Conditions
   1. Concealment, Misrepresentation or Fraud
   2. Control of Property
   3. Insurance Under Two or More Coverages
   4. Legal Action
   5. Liberalization
   6. No Benefit to Bailee
   7. Other Insurance
      a. Pro Rata Calculation
      b. Nonconcurrency
   8. Policy Period
   9. Coverage Territory
   10. Subrogation

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   2. Third Party Contracts
   3. Definitions
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   4. Legally Obligated to Pay
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   1. Definition
   2. Reasonable Person
   3. Intentional Acts Not Covered
   4. Establishing Negligence
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      b. Breach of Duty
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      d. Damages
   5. Types of Damages
      a. Compensatory
      b. Punitive
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C. Beyond Negligence
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   2. Vicarious Liability

D. “No Fault” Benefits
   1. Medical Payments
   2. Supplementary Payments
      a. Defense Costs
      b. Other Payments

E. Damage to Rented Premises (Fire Legal Liability)

F. Commercial and Personal Umbrella Policies
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      c. HO-4 Tenant (or Contents) Form
      d. HO-5 Comprehensive Form
      e. HO-6 Condominium Unit Owners Form
      f. HO-8 Modified Coverage Form
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   3. Incidental Business in Home
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   5. What is Covered
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b. Personal Property and Personal Liability
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6. Definitions
   a. Residence Premises
   b. Insured Locations

7. Section I – Property Coverages
   a. Coverage A – Dwelling
   b. Coverage B – Other (Appurtenant) Structures
   c. Coverage C – Personal Property
      i. Property Covered/Not Covered
      ii. Property Subject to Specific Dollar Limits
      iii. Personal Articles Floater Coverages
   d. Coverage D – Loss of Use
      i. Additional Living Expenses

8. Against What
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   b. Broad Perils
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9. Additional Coverages
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   b. Reasonable Repairs
   c. Trees, Shrubs or Other Plants
   d. Fire Department Service Charge
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10. Exclusions
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    b. Earth Movements
    c. Flood
    d. Sewer Back-Up and Sump Pumps
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    f. War
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    h. Freezing of Plumbing
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    k. Hidden Mold or Wet Rot
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    n. Concurrent Causation
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11. Conditions
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13. Section II – Casualty Coverages/The Personal Liability Policy
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      iv. Workers Compensation Losses
      v. Vehicle, Watercraft or Aircraft
      vi. Drones (Remote Controlled Aircraft)

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   a. Business Pursuits
   b. Home Day Care
   c. Incidental Occupancies (In-Home Businesses)
   d. Earthquake
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   1. Eligibility and Uses
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   1. Who Can Buy a Personal Auto Policy
   2. What Vehicles Can Be Insured Under a Personal Auto Policy

B. Declarations

C. Definitions
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   2. Family Member or Resident Relative
   3. Other Insureds
   4. Occupying
   5. Trailer
   6. Covered Auto
   7. Temporary Substitute Auto

D. Auto Policy Provisions

E. Auto Policy Exclusions

F. Coverages
   1. Coverage A (Liability)
      a. Purpose
      b. Single Limits
      c. Split Limits (Two Claim Calculations)
      d. State Minimum Limits
      e. Insured Persons
      f. Settle/Defend
      g. Supplementary Payments Made in Addition to the Policy Limits
      h. Part A (Liability) Exclusions
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      c. Incurred by an Insured
      d. Incurred Within Three Years
      e. Exclusions
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         ii. Claim Problem
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         i. Definition
         ii. Claim Problem
   4. Coverage D (Coverage for Damage to Auto/Physical Damage)
      a. Purpose
      b. Covered Auto(s)
      c. Collision
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   iii. Glass Breakage
   iv. Flood
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e. Coverage D Exclusions
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5. Transportation Expense Benefit

G. Duties After an Accident or Loss

H. Personal Auto Policy Endorsements
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   2. Miscellaneous Type Vehicles
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   2. National Flood Insurance Program (NFIP)
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   3. Flood Defined
   4. Eligibility
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      b. Property Eligible for Coverage
      c. Effective Date of Coverage
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      b. Property Coverages
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      b. Property Coverages
      c. Liability Coverages
      d. Territorial Limits
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C. Inland Marine Coverages
   1. Concept

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   2. How It Works
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B. CPP Modules
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   4. Auto
   5. Equipment Breakdown
   6. Inland Marine
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      b. Fire Department Service Charge
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      d. Preservation of Property
      e. Increased Cost of Construction
   4. Coverage Extensions
      a. Eligibility
      b. Coverages
   5. Limits of Insurance
   6. Deductibles
   7. Loss Conditions
      a. Abandonment
      b. Appraisal
   8. Insured’s Duties in the Event of a Loss
   9. Vacancy
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11. Concurrent Causation
12. Coinsurance
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    b. Formula to Calculate Coinsurance
    c. One Claim Settlement Problem
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**REVISION HISTORY**

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<tr>
<td>8/1/2018</td>
<td>• Section I – Deleted “Countersignature requirements” from subsection A</td>
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<td>• Section IV – Updated “Fire Legal Liability” to “Damage to Rented Premises” in subsection E</td>
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<td>• Section V – Deleted “HO-1 Basic Form” from subsection A1; updated “Fire Legal Liability” to “Damage to Rented Premises” in subsection A13; added “Drones (Remote Controlled Aircraft)” to subsections A13 and A14</td>
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<td>• Section VI – Added “Rental Reimbursement” and “Transportation Network Company (TNC) Drivers” to subsection H</td>
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<td>• Section VIII – Updated “Boiler &amp; Machinery” to “Equipment Breakdown” in subsection B5</td>
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<td>• Section IX – Updated “Steam boilers” to “Pressure Vessels” in subsection E7</td>
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<td>• Section X – Updated “Fire Legal Liability” to “Damage to Rented Premises” in subsection A7</td>
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<td>• Section XI – Updated “Disability” to “Disability Income” in subsection B4</td>
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<td>• Section XII – Updated “Disappearance” to “Mysterious Disappearance” in subsection B5</td>
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<td>• Section XIII – Updated title of section and in subsection A from “Boiler and Machinery Breakdown” to “Equipment Breakdown”</td>
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<td>• Section XVI – Added “Adjuster” and “Surplus Lines” to subsection B1; deleted “Flight” and “Baggage” from subsection B1g; added “Travel,” “Crop,” “Portable Electronics,” and “Self Storage (Business Entities Only)” to subsection B1g; added “Change of Email,” “Change of Name” and “Criminal or Administrative Actions” to subsection B6a; added “and Reinstatement” to subsection B6b</td>
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<td>• Section XVII – Added “Transportation Network Company (TNC) Drivers” to subsection B; updated “Homeowner’s Provisions” to “Notification Requirements of Reduction, Removal or Restriction of Coverage Under a Residential Policy”</td>
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