

Texas_Property_and_Casualty_Insurance_ Examination_Bank_2025_Study_Guide

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|----|---|--|
| 1. | Differences between Dwelling and Homeowners Policies | <p>Three Major Differences:</p> <ol style="list-style-type: none">1. Eligibility - Homeowner's policy only available to occupant. For a dwelling policy, the dwelling can be insured regardless of whether the dwelling is owner or tenant occupied.2. Theft - Homeowner's policy always includes theft. Dwelling policy may include theft as endorsement.3. Liability - Homeowner's policy always includes liability. Dwelling policy may include liability as endorsement. |
| 2. | Eligibility for Homeowners Policy | <ol style="list-style-type: none">1. Structure must be used for residential purposes;2. Dwelling may consist of 1-4 family units;3. Insured must live on the residential premises;4. Homes under construction are eligible and may be added by endorsement; however the policy must be written in the name of the future owner-occupant;5. Farms are not eligible, because that's a business purpose. |
| 3. | Insured(s) on a Homeowners Policy | <p>The following are considered insureds:</p> <ul style="list-style-type: none">- named insured listed in the declarations; including resident spouse- resident relatives- persons under age 21 in the care of the insured- full time students under age 24 who are relatives of the named insured and were residents of the household before leaving for school- legal representative if named insured dies |
| 4. | Insured Locations on a Homeowners Policy | <p>The following are insured locations for both property and liability:</p> <ul style="list-style-type: none">- premises described in declarations- residences newly acquired during policy period- temporary residences of the insured or premises rented by the insured for nonbusiness uses |

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