
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**

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O. Ray Whittington



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