

PRACTICE EXAM 10: TENNESSEE PROPERTY AND CASUALTY INSURANCE (100 QUESTIONS)

This 100-question combined Property and Casualty study simulation is for exam preparation. Tennessee administers separate major-line Property and Casualty producer examinations; verify current testing details with Pearson VUE and the Tennessee Department of Commerce and Insurance. Choose the single best answer for each question.

1. A loss caused by fire is best classified as a

- A. morale hazard
- B. speculative risk
- C. indirect loss
- D. direct loss

2. Which statement best describes indemnity?

- A. It restores the insured financially without allowing profit.
- B. It guarantees full market appreciation.
- C. It requires identical coverage limits.
- D. It eliminates every deductible.

3. A building owner installs deadbolt locks after a burglary. The locks are a

- A. moral hazard
- B. peril
- C. physical hazard control
- D. liability exposure

4. A homeowner intentionally leaves a door unlocked because insurance will pay for theft. This illustrates

- A. physical hazard
- B. moral hazard
- C. morale hazard
- D. proximate cause

5. The uncertain possibility of loss is called

- A. peril
- B. risk
- C. hazard
- D. indemnity

6. Which is a pure risk?

- A. A house may be damaged by a windstorm.
- B. A stock may increase in value.
- C. A business may gain market share.
- D. A collector may profit from art.

7. The cause of a loss, such as lightning, is a

- A. condition
- B. representation
- C. hazard
- D. peril

8. A deductible primarily serves to

- A. increase policy limits
- B. eliminate underwriting
- C. make the insured share part of a loss
- D. guarantee replacement cost

9. Actual cash value is generally replacement cost minus

- A. salvage
- B. coinsurance
- C. premium
- D. depreciation

10. A binder is best described as

- A. a permanent endorsement
- B. a proof of loss
- C. temporary evidence of insurance
- D. a policy exclusion

11. An endorsement is used to

- A. cancel a loss
- B. modify a policy's terms or coverage
- C. set a court verdict
- D. replace an application

12. A blanket limit generally applies to

- A. multiple locations or items under one limit

- B. one scheduled building only
- C. one named driver only
- D. one occurrence only

13. Subrogation allows an insurer to

- A. collect a deductible twice
- B. avoid paying valid claims
- C. seek recovery from a responsible third party
- D. increase a limit after loss

14. A representation on an insurance application is normally

- A. an unconditional guarantee
- B. a policy condition after loss
- C. an insurer's promise
- D. a statement believed true to the applicant's knowledge

15. Concealment occurs when an applicant

- A. fails to disclose a material fact
- B. uses an endorsement
- C. pays a premium late
- D. reports a loss promptly

16. The declarations page normally includes

- A. all state statutes
- B. the named insured, limits, and policy period
- C. every claim payment
- D. the insurer's investments

17. The insuring agreement states

- A. all excluded causes
- B. the agency commission
- C. the applicant's credit score
- D. the insurer's broad promise to pay covered losses

18. A policy condition usually describes

- A. a covered peril only
- B. duties and requirements that apply to coverage
- C. a premium discount
- D. the policy's title

19. An exclusion is intended to

- A. increase an agreed value
- B. name additional insureds
- C. identify losses or property not covered
- D. create a binder

20. A unilateral insurance contract means

- A. only the insurer makes an enforceable promise
- B. both parties exchange equal promises
- C. the insured may change terms alone
- D. no premium is required

21. An insurance contract is conditional because

- A. payment depends on specified conditions being met
- B. it has no exclusions
- C. it is always negotiable
- D. it covers speculative risk

22. A contract of adhesion is drafted primarily by

- A. the producer
- B. the claimant
- C. the reinsurer
- D. the insurer

23. A contract is aleatory because

- A. the premium is optional
- B. coverage is illegal
- C. values exchanged may be unequal depending on a loss
- D. no application is needed

24. An applicant must generally have insurable interest

- A. only at renewal
- B. when the policy is issued
- C. only after a loss
- D. only when a claim is denied

25. The principle of utmost good faith requires

- A. automatic claim payment

- B. maximum policy limits
- C. a guaranteed dividend
- D. honesty and disclosure of material information

26. A homeowners policy is designed primarily for

- A. owner-occupied residential property and personal liability
- B. commercial warehouses
- C. ocean cargo
- D. workers compensation

27. Coverage C in a homeowners policy generally covers

- A. the dwelling
- B. other structures
- C. personal property
- D. loss assessment only

28. Under homeowners coverage, an unattached shed is usually

- A. the dwelling
- B. an other structure
- C. a business personal property item
- D. an inland marine item

29. Loss of use coverage may help pay

- A. routine home maintenance
- B. a mortgage principal balance
- C. a property appraisal
- D. additional living expense after a covered loss

30. Personal liability coverage responds to

- A. wear and tear to the home
- B. intentional criminal fines
- C. covered claims alleging bodily injury or property damage
- D. a decrease in investment value

31. Medical payments to others coverage is generally intended for

- A. small medical expenses regardless of legal liability
- B. damage to the insured's home
- C. lost business income
- D. the insured's own injuries

32. A named-peril policy covers

- A. every cause except exclusions
- B. only losses caused by listed perils
- C. only liability claims
- D. only flood damage

33. An open-peril property form covers

- A. direct physical loss unless excluded
- B. only fire and lightning
- C. only scheduled property
- D. only premises liability

34. Replacement cost coverage differs from actual cash value because it

- A. always pays market value
- B. covers land value
- C. removes the deductible
- D. does not deduct depreciation when its conditions are met

35. A coinsurance clause encourages

- A. insurance fraud
- B. liability waivers
- C. insurance to value
- D. policy cancellation

36. Vacancy can affect property coverage because it

- A. turns a peril into a hazard
- B. may increase the chance of undetected loss
- C. eliminates insurable interest
- D. creates auto liability

37. A dwelling policy is most appropriate for

- A. a commercial auto fleet
- B. a workers compensation risk
- C. a residential property that may be non-owner occupied
- D. a general liability exposure

38. The basic dwelling form typically provides

- A. open-peril coverage on all property

- B. liability-only coverage
- C. flood coverage
- D. named-peril coverage

39. A commercial package policy can combine

- A. multiple commercial coverages in one policy
- B. only personal auto coverages
- C. only life coverages
- D. only government benefits

40. Business personal property includes

- A. the land beneath a building
- B. movable property owned by a business
- C. a building's foundation only
- D. a personal auto liability limit

41. Business income coverage is intended to help with

- A. lost income after a covered direct loss
- B. ordinary stock-market decline
- C. an employee's medical bills
- D. a customer refund

42. Extra expense coverage helps pay

- A. the policy deductible
- B. a prior year's taxes
- C. reasonable costs to continue operations after a covered loss
- D. a liability judgment

43. A businessowners policy commonly packages

- A. life and annuity coverage
- B. property and liability coverage for eligible small businesses
- C. ocean marine and aviation
- D. workers compensation only

44. Inland marine insurance often covers

- A. only homes
- B. only workers injuries
- C. only auto liability
- D. property that is movable or has a special exposure

45. A personal articles floater is commonly used for

- A. valuable scheduled personal property
- B. general business income
- C. employers liability
- D. a building's foundation

46. The National Flood Insurance Program generally insures against

- A. earth movement
- B. ordinary wind damage
- C. auto collision
- D. flood damage

47. A standard homeowners policy generally excludes

- A. fire
- B. theft
- C. flood
- D. windstorm

48. A standard homeowners policy generally excludes

- A. lightning
- B. earth movement
- C. smoke
- D. vandalism

49. A surety bond involves

- A. an insurer, reinsurer, and broker
- B. a landlord, tenant, and lender
- C. a principal, obligee, and surety
- D. a buyer, seller, and appraiser

50. A fidelity bond protects an employer from

- A. dishonest acts of employees
- B. damage from fire
- C. automobile collision
- D. professional negligence

51. General liability insurance primarily covers

- A. damage to the insured's own building

- B. workers compensation benefits
- C. loss of investment income
- D. legal liability for bodily injury and property damage

52. Products-completed operations coverage relates to

- A. injury to employees only
- B. injury or damage arising from products or completed work
- C. loss of business records
- D. flood to inventory

53. Premises and operations coverage concerns

- A. damage to cargo in transit
- B. liability arising from ongoing business activities
- C. personal auto damage
- D. employee retirement benefits

54. Professional liability is designed for claims alleging

- A. negligent professional services
- B. intentional property damage
- C. fire loss to a building
- D. theft of business inventory

55. An occurrence liability form is triggered by

- A. when the claim is reported only
- B. when the premium is audited
- C. when bodily injury or property damage occurs
- D. when a policy is renewed

56. A claims-made form is generally triggered by

- A. when a building is constructed
- B. when an employee is hired
- C. when an auto is purchased
- D. when a claim is first made during the coverage period

57. An umbrella policy generally provides

- A. liability limits above underlying coverage
- B. primary property coverage only
- C. workers compensation benefits
- D. guaranteed replacement cost

58. Workers compensation is intended to provide

- A. coverage for homeowners claims
- B. auto collision protection
- C. life insurance proceeds
- D. benefits for job-related injuries or illness

59. Employers liability coverage addresses

- A. damage to an employee's car
- B. certain employer liability outside workers compensation benefits
- C. the employer's inventory loss
- D. personal umbrella claims

60. A commercial crime policy can cover

- A. a liability suit by a customer
- B. wind damage to a roof
- C. employee theft
- D. an auto collision

61. A commercial auto policy may cover

- A. business-owned vehicles
- B. only owner-occupied homes
- C. only flood damage
- D. only employee dishonesty

62. Auto liability coverage is intended to pay for

- A. repairs to the insured's engine only
- B. ordinary depreciation
- C. a traffic ticket fine
- D. injury or damage the insured is legally responsible for

63. Collision coverage applies when a covered auto

- A. is damaged by hail
- B. hits another object or overturns
- C. is stolen
- D. is struck by lightning

64. Other-than-collision coverage commonly includes

- A. wear and tear

- B. mechanical breakdown
- C. intentional damage
- D. theft and hail

65. Uninsured motorist coverage protects an insured injured by

- A. the insured's own collision
- B. a covered flood
- C. a driver with no liability insurance
- D. a workers compensation claim

66. Underinsured motorist coverage may apply when

- A. the at-fault driver's limits are insufficient
- B. the insured buys no liability coverage
- C. the insured's car is stolen
- D. a home is vacant

67. Medical payments coverage under an auto policy helps pay

- A. vehicle depreciation
- B. medical expenses from an auto accident
- C. business income loss
- D. property taxes

68. A temporary substitute auto is generally used when

- A. an insured buys a new house
- B. a business changes owners
- C. a covered auto is out of normal use
- D. a policy is cancelled

69. A newly acquired auto provision can provide

- A. limited automatic coverage for a new vehicle
- B. automatic workers compensation
- C. permanent flood coverage
- D. commercial general liability

70. Garagekeepers coverage is designed for

- A. the insured's house
- B. employee medical bills
- C. customers' autos in the insured's care
- D. professional errors

71. A personal umbrella policy is intended to

- A. replace an auto physical damage policy
- B. provide additional personal liability protection
- C. insure jewelry on an open-peril basis
- D. pay a mortgage

72. The duty to defend means an insurer may need to

- A. guarantee a plaintiff wins
- B. pay criminal penalties
- C. cancel all other policies
- D. provide a legal defense for a covered suit

73. Comparative negligence generally

- A. eliminates all liability
- B. creates strict liability
- C. allocates fault among parties
- D. requires no damages

74. Vicarious liability may make an employer liable for

- A. an employee's negligent act within scope of employment
- B. an employee's personal investment loss
- C. a customer's storm loss
- D. a supplier's property insurance

75. Strict liability can apply without proving

- A. a loss
- B. negligence
- C. a claimant
- D. a policy

76. Compensatory damages are intended to

- A. punish every defendant
- B. cancel a policy
- C. create insurance coverage
- D. make an injured party financially whole

77. Punitive damages are intended primarily to

- A. replace medical payments

- B. punish and deter egregious conduct
- C. measure depreciation
- D. set an auto deductible

78. A release is commonly signed to

- A. settle a claim and relinquish further recovery rights
- B. renew a policy automatically
- C. add a named insured
- D. create a binder

79. A proof of loss is a document that

- A. sets future premium rates
- B. lists all agency employees
- C. supports a claim with requested loss information
- D. creates coinsurance

80. Salvage is property remaining after a loss that

- A. must always be destroyed
- B. is never owned by anyone
- C. automatically increases limits
- D. may retain value

81. A producer's fiduciary duty concerning premiums requires

- A. handling funds properly and as required by law
- B. keeping premiums as personal funds
- C. waiving every deductible
- D. changing policy terms unilaterally

82. In Tennessee, insurance producer licensing is administered by the

- A. Tennessee Department of Revenue
- B. Tennessee Supreme Court
- C. Federal Reserve Board
- D. Tennessee Department of Commerce and Insurance

83. A producer should avoid misrepresentation by

- A. promising uncovered losses
- B. making truthful statements about policy terms
- C. altering applications after signature
- D. withholding material exclusions

84. Rebating generally involves

- A. explaining a deductible
- B. collecting a premium
- C. offering an improper inducement not stated in the policy
- D. issuing a binder

85. Unfair discrimination in insurance means

- A. treating similar risks differently without a valid basis
- B. charging any lawful premium
- C. using underwriting data
- D. requiring an application

86. Twisting refers to

- A. paying a covered loss
- B. adding an endorsement
- C. using a deductible
- D. inducing replacement through misleading comparisons

87. Defamation in insurance involves

- A. explaining an exclusion
- B. sending a renewal notice
- C. making false statements that harm an insurer
- D. collecting policy information

88. Boycott, coercion, or intimidation are prohibited because they

- A. reduce deductibles
- B. are unfair trade practices
- C. increase indemnity
- D. create open-peril coverage

89. An insurer's certificate of authority permits it to

- A. guarantee all claims
- B. transact authorized insurance business in a jurisdiction
- C. avoid producer licensing
- D. ignore policy forms

90. A domestic insurer is organized under the laws of

- A. every state where it sells

- B. a foreign country only
- C. the state in which it is incorporated
- D. the federal government

91. A foreign insurer is organized

- A. outside the United States only
- B. only in Tennessee
- C. by a policyholder group
- D. under another U.S. state or territory's laws

92. An alien insurer is organized

- A. under the laws of a country outside the United States
- B. in a neighboring state
- C. by an agency
- D. by a reinsurer

93. An admitted insurer is one that

- A. never uses producers
- B. is authorized to transact insurance in the state
- C. cannot write liability
- D. only sells surplus lines

94. Surplus lines insurance is generally used when

- A. coverage is unavailable through authorized insurers
- B. a loss has already occurred
- C. an applicant refuses underwriting
- D. a policy has no exclusions

95. A producer acting within authority may

- A. change statutes
- B. guarantee claim payment
- C. bind coverage when the insurer authorizes it
- D. waive all conditions

96. The purpose of an insurance guaranty association is generally to

- A. replace every policy limit
- B. guarantee investment returns
- C. set producer commissions
- D. provide limited protection when a member insurer becomes insolvent

97. A cancellation notice is used to

- A. add a coverage endorsement
- B. end a policy before its expiration date
- C. report a claim
- D. increase a deductible

98. Nonrenewal means

- A. a policy will not continue beyond its current term
- B. a claim is denied
- C. coverage begins immediately
- D. an insured has moved

99. An insurer investigates a claim primarily to

- A. increase the insured's deductible
- B. avoid reading the policy
- C. create a new application
- D. determine coverage, facts, and the amount of loss

100. A reservation of rights notice informs an insured that

- A. the claim is automatically paid
- B. the policy is renewed
- C. coverage issues may affect the insurer's obligations
- D. the deductible is waived

Practice Exam 10: Answer Key and Explanations

1. D — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

2. A — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

3. C — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

4. B — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

5. B — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different

provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

6. A — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

7. D — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

8. C — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

9. D — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

10. C — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

11. B — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

12. A — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

13. C — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

14. D — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different

provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

15. A — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

16. B — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

17. D — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

18. B — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

19. C — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

20. A — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

21. A — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

22. D — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

23. C — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different

provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

24. B — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

25. D — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

26. A — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

27. C — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

28. B — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

29. D — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

30. C — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

31. A — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

32. B — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different

provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

33. A — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

34. D — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

35. C — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

36. B — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

37. C — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

38. D — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

39. A — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

40. B — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

41. A — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different

provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

42. C — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

43. B — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

44. D — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

45. A — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

46. D — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

47. C — The keyed response is correct because it is the precise term or coverage described by facts. It should be distinguished from related concepts which may sound plausible but apply to a different provision or legal duty. Read wording carefully, connect it to facts, and select the choice that does not extend coverage beyond the contract.

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