

PRACTICE EXAM 9: TENNESSEE PROPERTY AND CASUALTY INSURANCE LICENSE SIMULATION (100 QUESTIONS)

This original 100-question practice examination reviews Tennessee Property and Casualty insurance concepts, personal and commercial coverages, liability, and producer-law topics. Select the single best answer. It is not an official examination; verify current licensing and legal requirements with TDCI and Pearson VUE.

1. Consider this Tennessee P&C question: which risk is normally insurable?

- A. A deliberate business venture
- B. A wager on a sporting event
- C. A planned stock-market trade
- D. A chance of accidental fire loss

2. Which response is most accurate: a physical hazard is best described as:

- A. A desire to collect insurance proceeds
- B. A slippery floor that increases accident probability
- C. An insured who exaggerates a claim
- D. Carelessness caused by indifference

3. For policy interpretation, the principle of indemnity is designed to:

- A. Guarantee a profit after every loss
- B. Punish an insurer for a loss
- C. Restore the insured financially after a covered loss
- D. Eliminate all deductibles

4. In an insurance licensing review, a peril is:

- A. The cause of a possible loss, such as fire
- B. A policy provision limiting payment
- C. A financial consequence of loss
- D. A condition increasing the chance of loss

5. From the facts given, actual cash value is generally replacement cost minus:

- A. Depreciation
- B. The deductible multiplied by two
- C. The policy limit
- D. The coinsurance percentage

6. Consider this Tennessee P&C question: the law of large numbers helps insurers:

- A. Prevent every individual loss
- B. Set every premium at the same amount
- C. Guarantee investment income
- D. Predict aggregate losses from a large group

7. Which response is most accurate: which is a morale hazard?

- A. Falsifying a theft claim
- B. Leaving a car unlocked because insurance exists
- C. An earthquake near an insured location
- D. Storing gasoline beside a furnace

8. For policy interpretation, proximate cause means the cause that:

- A. Is named by the claimant
- B. Occurs last after every loss
- C. Sets in motion an unbroken chain leading to loss
- D. Has the largest repair invoice

9. In an insurance licensing review, a binder is best described as:

- A. A permanent policy replacement
- B. A proof-of-loss form
- C. A cancellation notice
- D. Temporary evidence of insurance pending policy issuance

10. From the facts given, a representation on an application is usually:

- A. An insurer guarantee of coverage
- B. A court order changing a policy
- C. A statement believed true to the applicant knowledge
- D. A promise that can never be breached

11. Consider this Tennessee P&C question: which party has insurable interest in a building it owns?

- A. The building owner
- B. A passerby who predicts a loss
- C. A stranger who admires the building
- D. A neighbor with no financial interest

12. Which response is most accurate: subrogation permits an insurer to:

- A. Cancel every policy after a claim

- B. Seek recovery from a responsible third party
- C. Collect twice for the same loss
- D. Transfer a deductible to a claimant

13. For policy interpretation, an endorsement is used to:

- A. Create a premium audit only
- B. Prove a license appointment
- C. Replace an application with a claim
- D. Modify the policy terms or coverage

14. In an insurance licensing review, a policy deductible primarily:

- A. Requires the insured to absorb an initial amount
- B. Eliminates insured participation in loss
- C. Makes the insurer pay the first dollars of every loss
- D. Increases recovery beyond the limit

15. From the facts given, a valued policy states:

- A. Only the market value after loss
- B. A predetermined value for covered property
- C. The insurer investment account value
- D. The insureds annual income

16. Consider this Tennessee P&C question: under a direct loss policy, smoke damage from a covered fire is generally:

- A. A direct physical loss
- B. An indirect business expense only
- C. A premium adjustment

D. A liability loss only

17. Which response is most accurate: an unoccupied dwelling differs from a vacant dwelling because it:

- A. Must be used commercially
- B. Has no structure remaining
- C. Is always owner occupied
- D. Contains contents but lacks regular occupants

18. For policy interpretation, a liberalization clause generally:

- A. Extends a broadened benefit without additional premium
- B. Eliminates all exclusions immediately
- C. Lets an insured rewrite any condition
- D. Requires a policy cancellation

19. In an insurance licensing review, a named-perils policy covers loss caused by:

- A. Only intentional acts
- B. Only liability claims
- C. Only perils specifically listed in the policy
- D. Every cause except exclusions

20. From the facts given, a special form property policy generally covers:

- A. Only flood and earthquake
- B. Direct physical loss unless excluded
- C. Only fire and lightning
- D. Only theft by a named person

21. Consider this Tennessee P&C question: which homeowners coverage protects the dwelling itself?

- A. Coverage A
- B. Coverage B
- C. Coverage C
- D. Coverage E

22. Which response is most accurate: coverage C in a homeowners policy generally insures:

- A. Other structures only
- B. Medical payments to others only
- C. The residence premises land
- D. Personal property

23. For policy interpretation, a homeowners policy typically excludes flood damage because flood:

- A. Is a form of collision damage
- B. Is always covered by Coverage A
- C. Requires separate coverage or an endorsement
- D. Is covered only by liability insurance

24. In an insurance licensing review, loss of use coverage may pay for:

- A. Normal monthly mortgage principal
- B. Extra living expense after a covered loss
- C. Routine household groceries
- D. Replacement of excluded property

25. From the facts given, under a homeowners policy, Coverage E applies to:

- A. Scheduled jewelry only
- B. Mortgage lender interests
- C. Personal liability
- D. Dwelling fire damage

26. Consider this Tennessee P&C question: medical payments to others coverage is intended to:

- A. Pay damage to the insured auto
- B. Pay small medical expenses without proving negligence
- C. Pay the insureds own medical expenses
- D. Replace workers compensation benefits

27. Which response is most accurate: which is generally an other structure?

- A. A sofa inside the home
- B. The attached dwelling roof
- C. A family automobile
- D. A detached garage

28. For policy interpretation, replacement cost settlement usually requires:

- A. Replacing or repairing the property as required by policy
- B. Proving a liability lawsuit
- C. Selling the damaged property first
- D. Accepting only depreciated value

29. In an insurance licensing review, personal articles floater coverage is often used for:

- A. Workers compensation claims
- B. High-value scheduled items such as jewelry
- C. Routine utility bills

D. Employee payroll records

30. From the facts given, a vacancy condition primarily addresses increased risk from:

- A. Extended absence of occupants
- B. A scheduled personal article
- C. A paid liability claim
- D. A premium installment plan

31. Consider this Tennessee P&C question: the personal auto policy liability coverage pays for:

- A. The insureds health insurance deductible
- B. Damage to cargo owned by a shipper
- C. Bodily injury or property damage the insured is legally liable for
- D. Wear and tear to the insured auto

32. Which response is most accurate: collision coverage applies to damage caused by:

- A. Mechanical breakdown only
- B. Windstorm and hail only
- C. Theft from the insured vehicle
- D. Impact with another object or overturn

33. For policy interpretation, other-than-collision coverage includes:

- A. Theft, fire, and hail loss
- B. Damage from hitting another car
- C. Wear from normal use
- D. Intentional damage by the insured

34. In an insurance licensing review, uninsured motorist coverage protects an insured injured by:

- A. A covered garage employee
- B. A driver without applicable liability insurance
- C. A workers compensation carrier
- D. The insureds own collision deductible

35. From the facts given, underinsured motorist coverage is designed for:

- A. When a policy is cancelled for fraud
- B. When the insured has no auto policy
- C. When the at-fault drivers limits are insufficient
- D. When a vehicle has no physical damage

36. Consider this Tennessee P&C question: a newly acquired auto provision gives temporary coverage for:

- A. Any vehicle borrowed forever
- B. A dealer inventory vehicle
- C. A vehicle sold before policy inception
- D. A vehicle obtained during the policy period

37. Which response is most accurate: a temporary substitute auto is generally used when the covered auto is:

- A. Permanently sold to another owner
- B. Out of normal use because of breakdown or repair
- C. Used in a racing event
- D. Being driven by an uninsured stranger

38. For policy interpretation, bodily injury liability does not pay for:

- A. Legal defense costs as provided
- B. A third partys medical expenses
- C. Damage to another persons vehicle
- D. A third partys lost wages

39. In an insurance licensing review, a personal umbrella policy is intended to:

- A. Replace comprehensive auto coverage
- B. Insure only a single necklace
- C. Pay ordinary vehicle maintenance
- D. Provide liability limits above underlying policies

40. From the facts given, the businessowners policy is generally designed for:

- A. Eligible small to medium businesses
- B. Only ocean marine risks
- C. Only workers compensation claims
- D. Only individual homeowners

41. Consider this Tennessee P&C question: commercial property building coverage includes:

- A. Accounts receivable records only
- B. The building and permanently installed fixtures
- C. Customers automobiles in a lot
- D. Employees personal cell phones

42. Which response is most accurate: business personal property generally includes:

- A. The land under the building

- B. A customers personal property automatically
- C. The owners private residence
- D. Furniture and equipment owned by the business

43. For policy interpretation, business income coverage may pay for:

- A. Fines for intentional misconduct
- B. Property wear from ordinary use
- C. Lost income after a covered cause of loss
- D. Losses from poor management alone

44. In an insurance licensing review, extra expense coverage helps pay:

- A. Necessary added costs to continue operations
- B. A liability judgment unrelated to loss
- C. The insureds regular income tax
- D. A property purchase price

45. From the facts given, the common policy declarations show:

- A. Every future claim decision
- B. A court verdict on liability
- C. Named insured, limits, and policy period
- D. The insurers investment returns

46. Consider this Tennessee P&C question: the commercial general liability policy covers liability arising from:

- A. Intentional injury expected by the insured
- B. Bodily injury and property damage, subject to terms
- C. Employee workplace injuries exclusively

D. Damage to the insureds own work in all cases

47. Which response is most accurate: products-completed operations exposure arises from:

- A. Only first-party property losses
- B. Only automobile accidents
- C. Only damage before work begins
- D. Products sold or completed work after completion

48. For policy interpretation, personal and advertising injury may include:

- A. Libel or slander, subject to policy terms
- B. A covered fire at the insured building
- C. Collision damage to a truck
- D. Workers compensation benefits

49. In an insurance licensing review, professional liability is commonly written for:

- A. Direct auto collision loss
- B. Errors or omissions in professional services
- C. Employee wage replacement
- D. Damage to owned office furniture

50. From the facts given, workers compensation generally provides benefits for:

- A. A customers property claim
- B. Every personal illness outside work
- C. Job-related injury or occupational disease
- D. Damage to an employees auto

51. Consider this Tennessee P&C question: employers liability coverage protects an employer from:

- A. The cost of employee payroll tax
- B. Damage to the employers building
- C. Loss of customer inventory
- D. Certain employee injury lawsuits outside workers compensation

52. Which response is most accurate: a fidelity bond protects an employer against:

- A. Dishonest acts of employees
- B. An insureds liability to customers
- C. Flood damage to inventory
- D. Fire damage to a building

53. For policy interpretation, a surety bond involves:

- A. A lender and borrower only
- B. A principal, obligee, and surety
- C. Only an insurer and claimant
- D. Only two homeowners

54. In an insurance licensing review, the obligee in a surety bond is:

- A. The party protected by the bond
- B. The party that performs the obligation
- C. The company guaranteeing performance
- D. The agent who sold the bond

55. From the facts given, inland marine insurance often covers:

- A. Only workers compensation losses
- B. Only life insurance risks
- C. Only a private residence
- D. Movable property and specialized property exposures

56. Consider this Tennessee P&C question: bailees customers coverage is important when:

- A. An employee receives a paycheck
- B. A homeowner schedules jewelry
- C. A business has custody of customers property
- D. A driver buys liability limits

57. Which response is most accurate: ocean marine hull coverage insures:

- A. Cargo only
- B. The vessel itself
- C. A warehouse roof only
- D. An employee injury

58. For policy interpretation, cargo insurance protects against loss to:

- A. Professional negligence only
- B. Employee dishonesty only
- C. The insureds real property only
- D. Goods being transported

59. In an insurance licensing review, a standard fire policy typically insures against:

- A. Direct loss by fire
- B. Employee wage loss
- C. All causes of water damage

D. Liability to the public

60. From the facts given, ordinance or law coverage can address:

- A. Routine depreciation
- B. Intentional criminal fines
- C. Increased costs due to building code enforcement
- D. Normal maintenance expenses

61. Consider this Tennessee P&C question: coinsurance encourages insureds to:

- A. Avoid reporting losses
- B. Eliminate the policy deductible
- C. Insure property for any chosen token amount
- D. Carry insurance close to property value

62. Which response is most accurate: if required insurance is \$800,000 and carried insurance is \$600,000, a \$100,000 covered loss before deductible is paid at what amount using the coinsurance formula?

- A. \$75,000 before deductible
- B. \$100,000 before deductible
- C. \$60,000 before deductible
- D. \$80,000 before deductible

63. For policy interpretation, a cause-of-loss form identifies:

- A. Only the policy premium due date
- B. The perils or causes covered by the policy
- C. The insurance producer license term
- D. The building construction year

64. In an insurance licensing review, builders risk insurance is designed for:

- A. Employee disability benefits
- B. Personal auto liability
- C. Property during construction
- D. Completed professional services

65. From the facts given, a standard mortgage clause generally protects:

- A. The agent commission interest
- B. Only the insureds personal property
- C. The mortgagee interest even if the insured breaches conditions
- D. Only a tenant without a lease

66. Consider this Tennessee P&C question: a loss payable clause identifies:

- A. A person who can cancel all policies
- B. A party guaranteed liability coverage
- C. A producer who receives premium
- D. A party entitled to payment for covered property loss

67. Which response is most accurate: the National Flood Insurance Program is associated with:

- A. Workers compensation benefits
- B. Flood coverage for eligible property
- C. Employee theft coverage
- D. Auto collision coverage

68. For policy interpretation, earthquake is commonly treated as:

- A. A peril requiring separate coverage or endorsement
- B. A scheduled property item
- C. An automatically covered homeowners peril
- D. A type of liability claim

69. In an insurance licensing review, a commercial auto policy liability section protects against:

- A. All mechanical breakdown
- B. All cargo loss regardless of terms
- C. Any employee dishonesty
- D. Legal liability for covered autos

70. From the facts given, hired auto liability applies to autos:

- A. Leased, hired, rented, or borrowed by the business
- B. Permanently sold by the insured
- C. Used only for racing
- D. Owned by every employee personally

71. Consider this Tennessee P&C question: nonowned auto liability commonly applies to:

- A. Customers property in storage
- B. Employee-owned autos used in the business
- C. The business building
- D. Owned business autos only

72. Which response is most accurate: garagekeepers coverage concerns:

- A. The garage owners personal residence

- B. Employee fidelity losses
- C. Customers autos in garage custody
- D. Workers compensation benefits

73. For policy interpretation, garage liability is intended for businesses such as:

- A. Only life insurers
- B. Only ocean cargo carriers
- C. Only private homeowners
- D. Auto dealers and repair shops

74. In an insurance licensing review, a trucking coverage form is tailored for:

- A. Motor carriers and their trucking exposures
- B. Workers compensation payroll
- C. Homeowners personal property
- D. Professional negligence only

75. From the facts given, excess liability coverage normally:

- A. Broadens every exclusion automatically
- B. Adds limits above a primary policy
- C. Replaces a property deductible
- D. Eliminates a required underlying policy

76. Consider this Tennessee P&C question: an occurrence-based liability policy responds when:

- A. The injury or damage occurs during the policy period
- B. The policy is purchased after every claim
- C. The insured requests a renewal
- D. The claim is reported years before loss

77. Which response is most accurate: a claims-made policy is triggered mainly by:

- A. The date a license is issued
- B. The date property is built
- C. A claim first made during the policy period
- D. The date premium is audited

78. For policy interpretation, the retroactive date in a claims-made policy limits coverage for:

- A. All future renewals
- B. Only property deductibles
- C. Only auto physical damage
- D. Acts occurring before that date

79. In an insurance licensing review, tort law deals primarily with:

- A. Property valuation methods only
- B. Producer appointment procedures only
- C. Civil wrongs and resulting legal liability
- D. Insurance premium taxation only

80. From the facts given, negligence requires, among other elements:

- A. An intentional criminal act
- B. A duty and breach causing damages
- C. A written insurance policy only
- D. A premium audit only

81. Consider this Tennessee P&C question: vicarious liability is liability imposed because of:

- A. A named-perils endorsement
- B. A property coinsurance formula
- C. A policy deductible
- D. A legal relationship with another actor

82. Which response is most accurate: comparative negligence generally:

- A. Apportions damages based on fault
- B. Guarantees punitive damages
- C. Creates a surety bond
- D. Eliminates all defenses

83. For policy interpretation, compensatory damages are intended to:

- A. Replace policy declarations
- B. Make an injured party whole for proven loss
- C. Punish without regard to loss
- D. Provide insurance premium refunds

84. In an insurance licensing review, punitive damages are intended primarily to:

- A. Reimburse only medical expenses
- B. Value damaged property at cost
- C. Punish and deter egregious conduct
- D. Pay a policy deductible

85. From the facts given, in Tennessee, an insurance producer applicant generally must be:

- A. At least 21 years old

- B. A Tennessee business entity
- C. At least 16 years old
- D. At least 18 years old

86. Consider this Tennessee P&C question: tennessee insurance producer licensing is governed principally by:

- A. County property tax rules only
- B. Tennessee Code Annotated Title 56 and applicable rules
- C. Federal income tax rules only
- D. The Uniform Commercial Code only

87. Which response is most accurate: a Tennessee resident producer ordinarily applies for licensure through:

- A. The state licensing process and required examination unless exempt
- B. A local property assessor only
- C. A federal court clerk only
- D. A private insurer without state filing

88. For policy interpretation, a producer is a person who sells, solicits, or negotiates:

- A. Securities only
- B. Vehicle registrations only
- C. Insurance contracts
- D. Real estate deeds only

89. In an insurance licensing review, a producer should avoid rebating because it is:

- A. A type of property deductible
- B. A required form of commission sharing

- C. A mandatory claim settlement method
- D. An unfair trade practice when prohibited by law

90. From the facts given, misrepresentation in insurance advertising is:

- A. A permitted method of solicitation
- B. An unfair trade practice
- C. A type of coinsurance
- D. A form of subrogation

91. Consider this Tennessee P&C question: twisting is generally the practice of:

- A. Adding a mortgagee clause
- B. Calculating actual cash value
- C. Inducing replacement using misleading comparisons
- D. Setting a property deductible

92. Which response is most accurate: an insurer appointment concerns:

- A. Authority for a producer to act for an insurer
- B. A policyholder claim payment
- C. A court order awarding damages
- D. A mortgagee ownership interest

93. For policy interpretation, a fiduciary duty regarding premiums means a producer must:

- A. Keep all collected premiums as commission
- B. Use premium funds for personal expenses
- C. Send premiums only after a claim
- D. Handle premium funds with proper care and accounting

94. In an insurance licensing review, the Tennessee Department of Commerce and Insurance is responsible for:

- A. Issuing vehicle titles only
- B. Insurance regulation and producer licensing administration
- C. Operating private insurers
- D. Setting federal income tax rates

95. From the facts given, an applicant may be denied a license for:

- A. Requesting a certificate of insurance
- B. Using a policy deductible
- C. Conduct demonstrating untrustworthiness or statutory grounds
- D. Owning a homeowners policy

96. Consider this Tennessee P&C question: an insurance policy is a contract requiring:

- A. Only a signed claim check
- B. Offer, acceptance, consideration, and competent parties
- C. Only a premium audit
- D. Only an insurer appointment

97. Which response is most accurate: consideration in insurance generally includes:

- A. The premium and the insurers promise to perform
- B. Only a loss date
- C. Only a policy endorsement
- D. Only the insureds age

98. For policy interpretation, a unilateral contract is one in which:

- A. The agent is always a party
- B. Both parties exchange equal promises before loss
- C. No premium is required
- D. Only the insurer makes an enforceable promise after conditions

99. In an insurance licensing review, an adhesion contract is drafted primarily by:

- A. The insurer, with limited bargaining by the applicant
- B. The insured after a loss
- C. A court after litigation
- D. A mortgagee after foreclosure

100. From the facts given, ambiguous policy wording is generally construed against:

- A. The claimant in every case
- B. The insurance department
- C. The party that drafted the wording
- D. The insured in every case

Practice Exam 9: Answer Key and Explanations

- 1. D** — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.
- 2. B** — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.
- 3. C** — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule

involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

4. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

5. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

6. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

7. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

8. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

9. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

10. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

11. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

12. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule

involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

13. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

14. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

15. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

16. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

17. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

18. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

19. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

20. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

21. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule

involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

22. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

23. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

24. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

25. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

26. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

27. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

28. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

29. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

30. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule

involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

31. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

32. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

33. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

34. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

35. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

36. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

37. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

38. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

39. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule

involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

40. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

41. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

42. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

43. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

44. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

45. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

46. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

47. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

48. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule

involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

49. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

50. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

51. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

52. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

53. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

54. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

55. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

56. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

57. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule

involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

58. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

59. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

60. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

61. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

62. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

63. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

64. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

65. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

66. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule

involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

67. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

68. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

69. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

70. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

71. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

72. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

73. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

74. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

75. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule

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77. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

78. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

79. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

80. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

81. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

82. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

83. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

84. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule

involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

85. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

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88. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

89. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

90. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

91. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

92. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

93. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule

involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

94. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

95. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

96. B — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

97. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

98. D — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

99. A — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.

100. C — Apply the specific insurance concept tested rather than relying on an ordinary-language meaning. The correct response is consistent with the coverage purpose, policy wording, or producer rule involved. The distractors refer to other insurance terms, omit an essential condition, or add protection beyond the stated policy. Consequently, only the keyed option correctly resolves this question.