

WV Insurance Exam Study Guide Questions And Answers With Verified Solutions Already Passed!!!

If insurance fails to notify the mortgage that the policy is canceled and there is a fire loss, what could the mortgage company collect? - ANSWER✓✓ Up to the policy limit

Which amount would be paid on a Total Loss Vehicle? - ANSWER✓✓ Official Used Car Guide Amount

Can an adjuster give legal advice? - ANSWER✓✓ No

A stolen vehicle is recovered with \$1800 in damages to the vehicle. How much will be paid on the claim? - ANSWER✓✓ Add up all permanently installed equipment and deduct the deductible

When can an adjuster speak with a claimant represented by counsel (an attorney)? - ANSWER✓✓ Never, unless counsel gives consent

What does Section II of the Homeowner's Policy cover? - ANSWER✓✓ Liability

Who does the FAIR plan cover? - ANSWER✓✓ Under the FAIR (Fair Access to Insurance Requirements) Plan, no application for insurance can be rejected simply because of environmental hazards that are beyond the control of the insured.

Virginia Insurance Exam Study Guide

**Benjamin J. Sadock, Virginia A.
Sadock, Ze'ev Levin**



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