

Texas All Lines Adjuster Exam (Actual Exam Test) (Questions and Answers) (Updated 2023-2024)

The insured has filed a claim under the "Business Income Department Properties - Broad Form" because the primary buyer of products and services from the business has filed for bankruptcy under this form the primary buyers business would be known as -----
----- **CORRECT ANSWER** ----- A recipient location

recipient location ----- **CORRECT ANSWER** ----- Businesses who support insured by being the primary buyer for their products

HO-3 (special form) ----- **CORRECT ANSWER** ----- covers the dwelling and other structures on a risk-of-direct-physical loss basis. All direct physical losses are covered except those losses specifically excluded. Personal property is covered on a named perils basis

HO-5 Comprehensive Form ----- **CORRECT ANSWER** ----- provides open perils coverage ("all-risks coverage") on the dwelling, other structures and personal property.

HO-2 (broad form) ----- **CORRECT ANSWER** ----- covers the dwelling, other structures, and personal property on a named perils basis

HO-4 (contents broad form) ----- **CORRECT ANSWER** ----- Only covers a tenant's personal property on a named perils basis

The dwelling is insured for 200,000 under DP-2 dwelling policy how much coverage applies to the barn? ----- **CORRECT ANSWER** ----- Nothing farm property are not eligible under the dwelling policy.

A Covered Auto includes those vehicle(s) listed on the Declarations, plus any trailers or wagons owned by the Named Insured, any newly acquired vehicles, and any vehicle used as a ----- **CORRECT ANSWER** ----- Temporary Substitute Auto

The covered auto is defined in the policy as all of the following EXCEPT:

- A) any additional auto acquired in the past 30 days.
 - B) any auto shown in the declarations.
 - C) any auto used as a temporary substitute while an insured auto is being repaired.
 - D) any trailer owned by the insured or spouse. ----- **CORRECT ANSWER** -----
- Answer: A

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