Texas_Property_and_Casualty_Insurance_ Examination_Bank_2025_Study_Guide

| 1. | Differences be- tween Dwelling and Homeown- ers Policies | Three Major Differences: 1. Eligibility - Homeowner's policy only available to occupant. For a dwelling policy, the dwelling can be insured regardless of whether the dwelling is owner or tenant occupied. |
|----|---|--|
| | | Theft - Homeowner's policy always includes theft. Dwelling policy may include theft as endorsement. |
| | | Liability - Homeowner's policy always includes liability. Dwelling policy may include liability as endorsement. |
| 2. | Eligibility for Homeowners Policy | 1. Structure must be used for residential purposes; 2. Dwelling may consist of 1-4 family units; 3. Insured must live on the residential premises; 4. Homes under construction are eligible and may be added by endorsement; however the policy must be written in the name of the future owner-occupant; 5. Farms are not eligible, because that's a business purpose. |
| 3. | Insured(s) on a Homeowners Policy | The following are considered insureds: - named insured listed in the declarations; including resident spouse - resident relatives - persons under age 21 in the care of the insured - full time students under age 24 who are relatives of the named insured and were residents of the household before leaving for school - legal representative if named insured dies |
| 4. | Insured Loca- tions on a Home owners Policy | The following are insured locations for both property and liability: - premises described in declarations - residences newly acquired during policy period - temporary residences of the insured or premises rented by the insured for nonbusiness uses |

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Hussin A.Rothana

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