

Property and Casualty Exam questions with complete solutions

The Business owners Policy, or BOP, is a _____ policy that can be used to cover most small low _____. - Answer-Prepackaged, Low risk

One of the advantages of the BOP is that it is _____, which means that many of the coverage questions have been predetermined by the insurance company which lowers the _____. - Answer-Prepackaged, Premium

The BOP automatically includes both _____ coverage's and _____ coverage's. - Answer-Property and Liability

Eligible for a BOP are small to medium _____ businesses. - Answer-Low risk

Ineligible for a BOP are high risk businesses, such as auto repair businesses, auto service stations, auto dealers, parking garages, _____ or _____ (no Cars, Bars, Banks or Manufacturing). - Answer-bars, large restaurants, banks or manufacturing businesses

The BOP offers two levels of peril power: _____ (Standard) or _____. - Answer-Basic or Special

Both the building and the _____ are automatically covered. - Answer-Contents

The BOP standard deductible is \$ _____. - Answer-\$500

The BOP does NOT contain a Coinsurance requirement; however, there is an incentive to purchase an adequate amount of coverage. If you purchase at least _____, your loss settlement will be on a Replacement Cost basis instead of on an _____ basis. - Answer-80 percent to value, ACV

The BOP automatically provides _____, _____ coverage for Loss of Income and Extra Expense. However, there is a _____ time based deductible. - Answer-months, 72 hour (3 Day) coverage, 72 hour (3 Day)

The BOP has a built in peak season benefit that automatically allows for up to a _____ percent increase in business inventory without the necessity of notifying the insurance company. - Answer-25

Optional BOP coverage's include Outdoor Signs, _____, _____, _____ and Money and Securities. - Answer-Employee Dishonesty, Mechanical Breakdown, Burglary and Robbery

Thomson Report Property Casualty

Terry C. Jones



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