

Texas_Property_and_Casualty_Insurance_Examination_Bank_2025_Study_Guide

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|----|---|--|
| 1. | Differences between Dwelling and Homeowners Policies | <p>Three Major Differences:</p> <ol style="list-style-type: none">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.2. Theft - Homeowner's policy always includes theft. Dwelling policy may include theft as endorsement.3. Liability - Homeowner's policy always includes liability. Dwelling policy may include liability as endorsement. |
| 2. | Eligibility for Homeowners Policy | <ol style="list-style-type: none">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 | <p>The following are considered insureds:</p> <ul style="list-style-type: none">- 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 Locations on a Homeowners Policy | <p>The following are insured locations for both property and liability:</p> <ul style="list-style-type: none">- premises described in declarations- residences newly acquired during policy period- temporary residences of the insured or premises rented by the insured for nonbusiness uses |

Study Guide For Texas Chl

N Colangelo



Study Guide For Texas Chl:

Whispering the Secrets of Language: An Psychological Quest through **Study Guide For Texas Chl**

In a digitally-driven world where monitors reign supreme and quick transmission drowns out the subtleties of language, the profound secrets and mental nuances hidden within phrases often go unheard. However, nestled within the pages of **Study Guide For Texas Chl** a charming fictional treasure blinking with fresh thoughts, lies an extraordinary journey waiting to be undertaken. Written by a talented wordsmith, this marvelous opus attracts visitors on an introspective journey, delicately unraveling the veiled truths and profound impact resonating within the very cloth of every word. Within the emotional depths of the poignant review, we will embark upon a sincere exploration of the book is key styles, dissect their captivating publishing type, and yield to the powerful resonance it evokes deep within the recesses of readers hearts.

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