

NC Claims Adjuster Exam Study Questions with Answers

1. Liability Insurance PMP (Part A): Pays all the sums and amounts that legally pay for damage due to MUPD caused by an accident and resulting from the ownership, maintenance or use of a covered auto.
2. Coverage Part A through F of a PMP:
 - A. Liability
 - B. Medical Payments
 - C. UNLAW
 - D. Physical Damage
 - E. Insured Claims
 - F. General Provisions
3. Certificate of Insurance (COI): A document that proves the existence of insur- and- coverage
4. Occurrence: something that continues to happen and may cause injury later etc.
5. Accident: A sudden, unforeseen and unintended one time event
6. Assumption of risk: An individual who is aware of the potential risk involved and chose to expose themselves to it.
7. Comparative negligence: Measures the amount of negligence contributed to each party. The injured party will not cover damages equal to the percentage of negligence they contribute.

Nc Claims Adjuster Exam Study Guide

IM Harris



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