

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/or 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

R Barnett



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