

Certification Test EXAM QUESTIONS WITH ACCEPTABLE ANSWERS NEW LATEST UPDATED 2024.

Under Homeowner's Section II, Damage of Property to Others pays up to:

- A) \$1,000
- B) \$5,000
- C) \$1,500
- D) \$10,000 - answers>A) \$1,000

Which of the following is incorrect with regard to commissions and compensation?

- A) An agent may not share a commission with anyone who does not have a license and appointment for the type of insurance sold.
- B) An insurer and producer must keep a copy of their producer compensation agreement for 3 years.
- C) Commissions are a percentage of the first year premium, and thereafter, a percentage of subsequent renewal premiums.
- D) Commissions may be shared with a person who is licensed and appointed in a different line of business. - answers>D) Commissions may be shared with a person who is licensed and appointed in a different line of business.

All of the following are correct regarding the Florida Insurance Guaranty Association, except:

- A) The association's liability does not exceed \$300,000 per claim.
- B) The association is responsible for penalties and interest.
- C) All insurers authorized to conduct business in Florida must be members.
- D) The association is divided into 2 separate accounts. - answers>B) The association is responsible for penalties and interest.

Catastrophic Ground Cover Collapse is a geological activity that results in all of the following, except:

- A) The abrupt collapse of the ground cover.
- B) Structural damage to the covered building.
- C) A depression in the ground cover visible to the naked eye.
- D) Damage consisting merely of the settling or cracking of a foundation, structure, or building. - answers>D) Damage consisting merely of the settling or cracking of a foundation, structure, or building.

An agreement between 2 parties enforceable by law describes:

- A) A representation
- B) Legal Purpose
- C) An Insurance Contract

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California (State).



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although the system of government in israel is a secular democracy the israeli government gives special preference to judaism it is the only jewish state in the world after all for example it is illegal to import non kosher food into israel and the state allows only religious weddings to be performed although israel recognises civil

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