
New York Adjuster Exam Correct Questions & Answers(Latest Update 2023)

The insured has moved into a dwelling that was being build and was covered by the "Dwelling Under Construction" endorsement. How long does the insured have to report his / her occupancy to the insurance company? - ANSWER 30 days

When a New York Homeowners policy is still in the 60-day underwriting period, the insurer may cancel it for any reason by providing a _____ notice. - ANSWER 30 day

Personal property that is covered under the Personal Property Replacement Cost Endorsement is damaged and a claim has been filed. The replacement cost of the property at the time of the loss is \$2,500. The full cost to repair the property is \$2,000. The Coverage C limit of the Homeowners policy is \$8,000. No special limits apply to this property and there is no limit applied to the type of property being claimed. Which of the following is the amount that will be paid under the endorsement? - ANSWER 2,000. The endorsement will pay the smallest amount of the replacement cost at the time of the loss, the full repair cost, the Coverage C limit, any applicable special limits, or the limit that applies to the type of property being claimed.

The mandatory recoupment of the federal share through policyholder surcharges under Terrorism Risk Insurance Program Reauthorization Act of 2015 was increased from 133% to - ANSWER 140%

A Building and Personal Property Coverage form provides coverage for all of the following types of property, EXCEPT: - ANSWER Growing crops and lawns.

The insured sets a fire to his home and is found to be guilty of arson. There is a lien on the burned property by a mortgage company in the amount of \$150,000. The property is insured for \$300,000 and is a total loss. The personal property of the insured, covered separately by a Homeowners policy for \$150,000, is also a total loss. How will this claim most likely be paid? - ANSWER The mortgagee is paid \$150,000.

The Terrorism Risk Insurance Act and all of its extensions and reauthorizations is actually an agreement between: - ANSWER Between the Federal Government and the insurance companies.

The first effort to provide insurance for land transportation risks involved an extension of ocean marine coverage known as the: - ANSWER "Warehouse to warehouse" clause.

Candidate Guide For New York Adjuster

Peipei Pang



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