

C12

Study 2: Introduction to Property Insurance

Answer Key

Multiple-Choice Questions

13 Questions

1. How is your insurance agent compensated and/or insured when they are an independent contractor?

- (a) direct payment
- (b) **commission-based**
- (c) insurance
- (d) none of the above

Answer: Insurance commissions are paid to independent contractors who are licensed in the insurance industry and if the agent provides agent services, the commission is a percentage.

2. In construction:

- (a) the insured has control and liability without limit
- (b) the insured has control and pays for construction (the insured company) and pays the cost of the work
- (c) the insured is not liable only when using the contractor (the cost of a new work through this are minimized)
- (d) **contract insurance and insurance coverage**

Answer: In construction the contractor is responsible for the work and the contractor company will cover the cost of the work.

3. The objectives of insurance are:

- (a) **reduce the risk of loss and provide for the insured person for the loss risk, to protect the insured person from the loss**
- (b) **reduce the financial burden of the insured person from the loss**
- (c) **provide full compensation for the loss of the insured person**
- (d) **reduce the financial burden of the insured person**

Answer: The objectives of insurance is to reduce the financial burden of the insured person from the loss and provide for the insured person from the loss.

4. In the event of a loss, the insured has the right to receive the full amount of the loss, subject to the terms of the policy and the terms of the contract.

- (a) the right to receive the full amount of the loss
- (b) the right to receive the full amount of the loss
- (c) **the right to receive the full amount of the loss**
- (d) **the right to receive the full amount of the loss**

Answer: In the event of a loss, the insured has the right to receive the full amount of the loss, subject to the terms of the policy and the terms of the contract.

5. Insurance is provided by the insured person:

- (a) **the insured person and the insured person**
- (b) **the insured person and the insured person**
- (c) **the insured person and the insured person**
- (d) **the insured person and the insured person**

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Yi-Tong Ma

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

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