

CPCU 553 - chapter 4 Exam

What does the insuring agreement of coverage part D say? - Answer- Insurer promises to pay for any direct and accidental loss to "your covered auto" or a "non-owned auto" as defined in the PAP, minus the deductible.

Describe the two categories of direct and accidental losses to an auto. - Answer- Collision losses and other than collision (OTC) losses.

How is collision defined in the PAP and provide examples: - Answer- 1. Collision is the upset of or impact of "your covered auto" or "non-owned auto" with another vehicle or object.

2. Examples:

Colliding with another car

Hitting a tree

Overturning

Parking lot: door of other car hits insured car

If the driver is responsible for an accident that damages his/her car, will the collision coverage apply? - Answer- Collision losses are paid regardless of fault.

What options has an insured for collecting damages if the covered vehicle has collision coverage and another driver causes an accident damaging his/her car? - Answer- The insured can collect either from the other driver (or the driver's insurer) or from his/her own insurer. In this case the insurer has the right to recover payment from the driver at fault (or the driver's insurer).

What does Other Than Collision (OTC) coverage cover? - Answer- OTC coverage insures auto physical damage losses that are not caused by collision and are not specifically excluded.

What are examples (10) of OTC losses as listed in the PAP? - Answer- 1. Missiles or falling objects

2. Fire

3. Theft or larceny

4. Explosion or earthquake

5. Windstorm

6. Hail, water, or flood

7. Malicious mischief or vandalism

8. Riot or civil commotion

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