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**LOUISIANA PROPERTY AND CASUALTY INSURANCE EXAM  
2024 | ACCURATE 2 CURRENTLY TESTING REAL EXAM  
WITH STUDY GUIDE | ACTUAL WITH EXPERT VERIFIED  
QUESTIONS AND ANSWERS WITH RATIONALES |  
GUARANTEED PASS**

A mortgage company is named as a loss payee on the insured's homeowners policy, under the standard mortgage clause. If the insured suffers a loss due to a fire, which of the following is true?

- a) The entire loss is payable to the insured.
  - b) The loss is payable to the insured and the mortgagee.
  - c) The mortgagee should submit a claim to its insurer, and the insured should submit a claim to the HO policy.
  - d) The entire loss is payable to the mortgagee.
- b) The loss is payable to the insured and the mortgagee.

Loss is payable to the insured and mortgagee to protect the mortgage company's interest. This prevents the insured from cashing the check and not completing repairs.

Under which type of coverage does the insurer agree to pay for bodily injury or property damage liability which the insured has agreed to assume under a written contractual agreement?

- a) Bodily injury liability policy
  - b) Contractual liability policy
  - c) Personal liability policy
  - d) Property damage liability policy
- b) Contractual liability policy

With this coverage, the insurer agrees to pay for bodily injury or property damage liability which the insured has agreed to assume under a written contractual agreement.

In a personal auto policy, the medical payments coverage is similar to

- a) Accident insurance, because it pays medical expenses regardless of fault.
- b) Accident insurance, because it has the same limits.
- c) Bodily injury coverage, because it pays the insured's doctor bills.
- d) Bodily injury coverage, because it provides legal protection if the insured causes injuries to others.

# Louisiana Property And Casualty Insurance Study Guide

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## **Louisiana Property And Casualty Insurance Study Guide:**

*Louisiana 2020 Journeyman Electrician Exam Questions and Study Guide* Ray Holder, 2020-05-11 The Louisiana 2020 Journeyman study guide will help you prepare for the exam by providing 12 practice open book exams and 2 Final Closed Book Exams Includes Louisiana License Forms and Sample Applications This book also covers most topics that are included on all Journeyman Electricians exams such as conductor sizing and protection motors transformers voltage drop over current protection and residential and commercial load calculations The text contains the most widely used electrical calculations and formulas the reader needs to pass the Journeyman electrical competency exam About the Author Ray Holder has worked in the electrical industry for more than 40 years as an apprentice journeyman master field engineer estimator business manager contractor inspector and instructor He is a graduate of Texas State University and holds a Bachelor of Science Degree in Occupational Education A certified instructor of electrical trades he has been awarded a lifetime teaching certificate from the Texas Education Agency in the field of Vocational Education Mr Holder has taught thousands of students at Austin Community College Austin Texas Odessa College at Odessa Texas Technical Vocational Institute of Albuquerque New Mexico Howard College at San Angelo Texas and in the public school systems in Fort Worth and San Antonio Texas He is currently Director of Education for Electrical Seminars Inc of San Marcos Texas Mr Holder is an active member of the National Fire Protection Association International Association of Electrical Inspectors and the International Brotherhood of Electrical Workers     *Subject Guide to Books in Print* ,1993     **Louisiana Property and Casualty Insurance** ,2007

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*and Casualty Exam Secrets, Practice Test Questions, Detailed Answer Explanations* Mometrix Test Prep, 2020-03-16

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[Guide to American Directories](#), 1982      *Insurance Coverage of Intellectual Property Assets* David A. Gauntlett, 2013-01-01

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