

# SC P&C Insurance Exam Study Guide.

## Questions with accurate answers. Latest updates. Rated A.

**Abandonment** - ✓✓ the abdication of insured property into the hands of another, or into the possession of no one in particular

**Absolute Liability** - ✓✓ Liability that arises from an extremely dangerous situation. Often found in cases involving explosives. Also known as "strict" liability. For example, you are absolutely liable if you keep a wild animal as a pet.

**Accident** - ✓✓ an unplanned, unforeseen event which occurs suddenly and at a specific place

**Actual Cash Value** - ✓✓ the required amount to pay damages for property loss, which is calculated based on the property's current replacement value minus depreciation

**Additional Coverage** - ✓✓ a provision in an insurance policy that allows for more coverage for a specific loss expense without an increase in premium

**Additional Insureds** - ✓✓ individuals or business that are not named as insured on the declaration page, but are protected by the policy, usually in regard to a specific interest

**Adhesion** - ✓✓ A contract offered on a "take-it-or-leave-it" basis by an insurer, in which the insured's only option is to accept or reject the contract. Any ambiguities in the contract will be settled in favor of the insured.

**Admitted Insurer** - ✓✓ An insurer to which a state insurance department has granted a license to do business within that state.

# Insurance Exam Study Guide

**Bob Delaney, Adv. Dpl., BA (Econ.),  
PME, Ian Turnbull, BA, MBA**

## **Insurance Exam Study Guide:**

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