FLORIDA GENERAL LINES AGENT PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

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How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

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Questions

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1. **What typically happens to coverage when a commercial building becomes vacant for more than 60 days?**

   A. Coverage for fire damage remains intact

   B. All coverage is voided

   C. Certain perils are suspended

   D. Liability coverage is unaffected

2. **If a subcontractor leaves an open pit at a job site and a child is injured, who would be liable?**

   A. The subcontractor would be solely liable

   B. The contractor would not be held liable

   C. The contractor would be held liable under vicarious liability

   D. Both parties would share liability

3. **When multiple policies cover a loss, how does the CGL policy respond?**

   A. All are correct

   B. Under the claims made policy form, the CGL policy would be excess over other policies that are not claims made

   C. The CGL policy would be the primary policy except as otherwise provided

   D. The CGL forms are excess over property insurance that applies to completed operations or insured premises

4. **Which of the following is NOT regarded as an insured under the Employment-related Practices Liability (EPL) coverage form?**

   A. All would be considered as insureds

   B. Partners in a partnership or joint venture

   C. An individual sole-proprietor business owner

   D. Corporate officers, directors, and employees in managerial positions

5. **What type of liability is covered under CGL for infringement of advertising ideas?**

   A. General liability coverage

   B. Personal injury liability

   C. Advertising injury liability

   D. Medical payments coverage

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6. Statements made on an insurance application are deemed as?

A. Warranties

B. Representations

C. Concealments

D. Misrepresentations

7. What is the maximum load capacity for trailers under the business auto policy (BAP)?

A. 1,500 pounds

B. 2,000 pounds

C. 2,500 pounds

D. 3,000 pounds

8. Under the primary and excess method, how would a $120,000 loss be distributed between a primary policy of $100,000 and an excess policy of $100,000?

A. Policy A pays $100,000 and Policy B pays $20,000

B. Policy A pays $80,000 and Policy B pays $40,000

C. Policy A pays $50,000 and Policy B pays $70,000

D. Policy A pays $120,000

9. Which provision states that if the insurer broadens coverage without additional premiums, the benefit applies to all similar policies?

A. The insurable interest provision

B. The liberalization provision

C. The subrogation provision

D. The appraisal provision

10. Which primary coverage is NOT included in the DP-1 policy?

A. Coverage E - Additional living expenses

B. Coverage D - Fair rental value

C. Coverage C - Personal property

D. Coverage A - Dwelling and Coverage B - Other structures

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Answers

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1. C
2. C
3. A
4. A
5. C
6. B
7. B
8. A
9. B
10. A

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Explanations

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1. What typically happens to coverage when a commercial building becomes vacant for more than 60 days?

A. Coverage for fire damage remains intact

B. All coverage is voided

C. Certain perils are suspended

D. Liability coverage is unaffected

When a commercial building is considered vacant for an extended period, such as more than 60 days, specific provisions in the insurance policy often come into effect that modify the coverage terms. This typically results in certain perils being suspended. Insurance policies usually contain clauses that address the risk associated with unoccupied properties, as they are generally more susceptible to various types of damage, such as vandalism, theft, or deterioration. As a precaution, insurers limit coverage for certain perils during periods of vacancy. For instance, while certain catastrophic events may still be covered, coverage for damages stemming from conditions like vandalism might be suspended until the building is reoccupied. Understanding this concept helps to clarify the risks involved with unoccupied properties and reinforces the importance of keeping an insurance policy updated and in constant review, especially if property usage changes.

2. If a subcontractor leaves an open pit at a job site and a child is injured, who would be liable?

A. The subcontractor would be solely liable

B. The contractor would not be held liable

C. The contractor would be held liable under vicarious liability

D. Both parties would share liability

Liability in scenarios involving subcontractors and injury on a job site can be complex, often hinging on the doctrine of vicarious liability. In this case, under vicarious liability, an employer can be held responsible for the negligent actions of an employee or subcontractor performed within the scope of their work. If a subcontractor leaves an open pit, that action could be deemed negligent, particularly when it poses a risk to safety. The contractor, as the primary party overseeing the job site, is generally expected to maintain a safe environment. Therefore, when a child is injured due to the negligence of the subcontractor, the contractor may be held liable because they are responsible for the overall safety compliance on the site, including the activities of their subcontractors. This principle ensures that those who benefit from the work of the subcontractor and have the duty of care over the site bear some responsibility for actions that create unsafe conditions. Consequently, while the subcontractor's negligence is the immediate cause of the injury, the contractor's broader responsibility for safety on the job site leads to vicarious liability for the incident. Thus, the contractor may indeed be held liable under vicarious liability, reinforcing their duty to ensure all work performed on the site

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3. When multiple policies cover a loss, how does the CGL policy respond?

A. All are correct

B. Under the claims made policy form, the CGL policy would be excess over other policies that are not claims made

C. The CGL policy would be the primary policy except as otherwise provided

D. The CGL forms are excess over property insurance that applies to completed operations or insured premises

In situations where multiple policies cover a loss, the Commercial General Liability (CGL) policy is designed to coordinate with those other policies based on the specific terms and conditions laid out in the insurance contracts. The chosen answer points out that all provided statements about how a CGL policy responds are accurate. The first statement indicates that under a claims-made policy form, the CGL policy acts as excess over other policies that do not follow the claims-made structure. This is significant because it distinguishes the timing of coverage activation, identifying the CGL as secondary if there are policies that respond on a different basis. The second statement clarifies that the CGL policy can serve as the primary policy unless specified otherwise. In many cases, CGL policies are structured to be first in line to cover liability claims unless another policy explicitly states it takes precedence. Lastly, the assertion that CGL forms are excess over property insurance regarding completed operations or insured premises illustrates how the CGL coordinates with other types of coverages, particularly when property insurance applies to specific types of losses. This aspect is crucial for insureds to understand as it affects how claims are paid when different coverages interact in a loss scenario. Thus, the multifaceted nature of how the CGL policy responds to claims

4. Which of the following is NOT regarded as an insured under the Employment-related Practices Liability (EPL) coverage form?

A. All would be considered as insureds

B. Partners in a partnership or joint venture

C. An individual sole-proprietor business owner

D. Corporate officers, directors, and employees in managerial positions

The correct choice indicates that not all of the listed entities are regarded as insureds under the Employment-related Practices Liability (EPL) coverage form. In the context of EPL coverage, the definition of an insured typically includes specific roles and configurations within a business structure. Partners in a partnership or joint venture are generally included as insureds because they actively participate in managing the business and are commonly understood to take on shared responsibilities regarding employment practices. An individual sole-proprietor business owner is also classified as an insured. Since the owner is the sole entity operating the business, all aspects of the business, including employment practices, fall directly under their responsibility. Corporate officers, directors, and employees in managerial positions are typically considered insureds because their roles involve significant decision-making authority regarding employment practices and policies within the organization. Thus, the notion that "All would be considered as insureds" is not accurate because while specific roles, such as owners or executives, are covered, certain entities may not be regarded as insureds in the context of EPL. The coverage form may have limitations regarding the status or roles of individuals or entities involved, hence why not all listed roles are included under the definitions common within EPL coverage. Therefore, it is essential to refer to the specific terms

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5. What type of liability is covered under CGL for infringement of advertising ideas?

A. General liability coverage

B. Personal injury liability

C. Advertising injury liability

D. Medical payments coverage

The coverage for infringement of advertising ideas under a Commercial General Liability (CGL) policy falls under advertising injury liability. This type of liability specifically addresses various offenses related to advertising activities, such as copyright infringement, misappropriation of advertising ideas, and other wrongful acts tied to the promotion of products or services. Understanding this distinction is crucial for agents and policyholders, as advertising injury liability is particularly important for businesses that rely heavily on advertising. While general liability coverage includes a broad range of risks associated with physical injuries and property damage, advertising injury liability focuses on the unique risks associated with advertisements, making it essential for protecting businesses from lawsuits that can arise from their promotional activities. Other types of coverage such as personal injury liability and medical payments coverage deal with different exposures. Personal injury typically involves non-physical injuries like defamation or false arrest, while medical payments coverage is designed to pay for medical expenses arising from bodily injuries that occur on the insured's premises, regardless of fault. Thus, it's key to recognize that advertising injury liability is the specific protection relevant to the infringement of advertising ideas.

6. Statements made on an insurance application are deemed as?

A. Warranties

B. Representations

C. Concealments

D. Misrepresentations

The correct answer, representations, refers to the statements made by an applicant on an insurance application that they believe to be true. These representations are important because they form the basis of the insurer's decision to accept or decline the application for coverage. Unlike warranties, which are unequivocal promises that must be absolutely true, representations allow for some flexibility, recognizing that the applicant may not have complete knowledge about every aspect of their circumstances. When a representation is made in good faith and is correct, it can lead to a valid and enforceable insurance contract. However, if a representation is found to be false but not intentional, it generally does not void the policy unless the insurer can prove that the misrepresentation was material to the risk being underwritten. Understanding the distinction between representations and other concepts, such as warranties, concealments, and misrepresentations, is vital for both insurance professionals and applicants to ensure they are accurately conveying information and fully aware of their rights and responsibilities.

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7. What is the maximum load capacity for trailers under the business auto policy (BAP)?

A. 1,500 pounds

B. 2,000 pounds

C. 2,500 pounds

D. 3,000 pounds

The maximum load capacity for trailers under the business auto policy (BAP) is indeed 2,000 pounds. This limit is established to provide clarity regarding the coverage and liability conditions associated with the use of trailers in a business context. The BAP is designed to cover vehicles used for business purposes and includes specific limits for the capacity of trailers that can be towed. Understanding this limit is essential for businesses that utilize trailers as part of their operations, as exceeding the maximum load capacity could result in insufficient coverage in the event of an accident or damage. This means that the business owner must be aware of the capacity constraints to ensure compliance with the insurance terms and to protect their assets adequately. It helps manage risk by enforcing safe loading practices and ensuring that operations are conducted within manageable limits. Familiarity with these specifications can also aid businesses in making informed decisions when selecting vehicles and trailers for their operations, ensuring they do not exceed what is allowable under their insurance policy.

8. Under the primary and excess method, how would a $120,000 loss be distributed between a primary policy of $100,000 and an excess policy of $100,000?

A. Policy A pays $100,000 and Policy B pays $20,000

B. Policy A pays $80,000 and Policy B pays $40,000

C. Policy A pays $50,000 and Policy B pays $70,000

D. Policy A pays $120,000

In the primary and excess method of insurance, losses are first covered by the primary policy up to its limit before any payment is made by the excess policy. In this scenario, the loss amounts to $120,000, and you have a primary policy with a limit of $100,000 and an excess policy also with a limit of $100,000. Given a loss of $120,000, the primary policy will pay up to its limit of $100,000. Therefore, once the primary policy has paid its full limit, there will still be an outstanding loss of $20,000 (i.e., $120,000 total loss minus $100,000 paid by the primary). At this point, the excess policy can come into play to cover the remaining amount. However, the excess policy will only cover losses that exceed the primary policy's limit. Thus, it would apply to pay the outstanding $20,000 from the remaining amount, even though the excess policy has a capacity for $100,000. Therefore, under the primary and excess method, the correct distribution of the $120,000 loss will see the primary policy pay $100,000, and the excess policy pays the remaining $20,000. This is

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9. Which provision states that if the insurer broadens coverage without additional premiums, the benefit applies to all similar policies?

A. The insurable interest provision

B. The liberalization provision

C. The subrogation provision

D. The appraisal provision

The correct choice, which is the liberalization provision, is significant because it ensures that any broadening of coverage by the insurer automatically extends to all similar policies without requiring policyholders to pay additional premiums. This provision protects policyholders by allowing them to benefit from enhancements in coverage that the insurer chooses to implement during the policy term. For instance, if an insurance company decides to improve certain coverage terms across all of its policies, those upgrades automatically apply to existing policyholders, ensuring that they receive the most current level of protection available. This approach not only fosters goodwill between the insurer and the insured but also encourages clients to maintain their policies, knowing they will automatically benefit from any advantageous changes. Understanding the context of the other options highlights how they address different aspects of insurance. The insurable interest provision relates to the requirement that policyholders have a financial stake in the item or individual they are insuring. The subrogation provision deals with the insurer's right to pursue recovery from third parties after paying a claim. The appraisal provision outlines the process for resolving disputes about the value of a claim. Each of these provisions serves distinct purposes within insurance contracts and does not address the automatic application of broader coverage benefits like the liberalization provision does.

10. Which primary coverage is NOT included in the DP-1 policy?

A. Coverage E - Additional living expenses

B. Coverage D - Fair rental value

C. Coverage C - Personal property

D. Coverage A - Dwelling and Coverage B - Other structures

The DP-1 policy, also known as the Dwelling Policy - Basic Form, primarily provides limited coverage specifically designed for basic property insurance. Unlike more comprehensive policies, the DP-1 does not include coverage for additional living expenses. This type of coverage (Coverage E) is typically found in more extensive policies, such as the Homeowners policy, which offers protection for the insured's living expenses if they are unable to reside in their home due to a covered loss. In contrast, the DP-1 policy does include Coverage D, which addresses fair rental value, providing protection if the rental property becomes uninhabitable and the owner is unable to collect rent during repairs. Similarly, it includes Coverage C for personal property, allowing some basic protection for the insured's possessions. Additionally, Coverage A and Coverage B are integral parts of the DP-1 policy, covering the dwelling and other structures on the property. In summary, the absence of Coverage E - Additional living expenses in the DP-1 policy emphasizes the limited nature of this coverage compared to more comprehensive homeowner policies, making it essential for policyholders to assess their needs and consider additional coverage options if living expenses during displacement are a concern.

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Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

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We wish you the very best on your exam journey. You've got this!

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