FLORIDA INSURANCE CLAIMS ADJUSTER LICENSE 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 does Professional Liability Insurance Coverage provide?

A. Coverage for product liability issues

B. Coverage for bodily injury or property damage due to farming operations

C. Coverage for liability arising from professional services

D. Coverage for damage due to unauthorized insurance entities

2. What purpose does the mortgagee clause in a property insurance policy serve?

A. Ensures property inspection

B. Protects the lender's interests

C. Limits the borrower's claim rights

D. Determines the property value

3. Covered losses in a Boiler and Machinery Policy include:

A. Explosion, overheating, burning and cracking

B. Leaking at the valve, fitting or shaft

C. The functioning of a safety device

D. Depletion, deterioration and wear and tear

4. How is an Alien Insurer best described?

A. An insurer based on extraterrestrial origin

B. An insurer from this state

C. An insurer that is not a domestic or foreign insurer

D. An insurer formed under the laws of the United States

5. The basic amount of Medical Payment coverage under a CGL policy is:

A. $2,000

B. $3,000

C. $1,000

D. $5,000

6. Hail damage to an auto is an example of?

A. An exclusion to Part A-Liability

B. An exclusion to Part D-Physical Damage

C. Other than collision

D. Collision

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7. What is it called when the insured transfers rights to collect damages to the insurer?

A. Assignment

B. Subrogation

C. Indemnification

D. Transfer

8. What condition must be met in a HO Policy for replacement cost to settle the loss?

A. The insured must replace the item lost or damaged

B. All of these answers are correct

C. The insured must file the claim within 10 days

D. The insured must carry insurance of at least 80% of the cost to replace the dwelling

9. What does Clients Property coverage include?

A. Damages to the insured's property

B. Losses to client property while in the insured's care

C. Personal property of employees

D. Natural disasters

10. What is the amount allotted for funeral expenses under Workers Compensation benefits?

A. $2,500

B. $10,000

C. $5,000

D. $7,500

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Answers

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

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Explanations

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1. What does Professional Liability Insurance Coverage provide?

A. Coverage for product liability issues

B. Coverage for bodily injury or property damage due to farming operations

C. Coverage for liability arising from professional services

D. Coverage for damage due to unauthorized insurance entities

Professional Liability Insurance Coverage provides coverage for liability arising from professional services. This type of insurance is specific to professionals or businesses that provide expert advice or services to clients. Options A, B, and D are incorrect because they do not pertain to professional services. Option A refers to product liability issues, which involves damage or injury caused by a product. Option B refers to liability related to farming operations, while option D pertains to unauthorized insurance entities. These options are not relevant to the specific coverage of Professional Liability Insurance. Option C is the only one that accurately describes what this type of insurance provides.

2. What purpose does the mortgagee clause in a property insurance policy serve?

A. Ensures property inspection

B. Protects the lender's interests

C. Limits the borrower's claim rights

D. Determines the property value

The mortgagee clause in a property insurance policy is used to protect the lender's interests in case of damage to the property. It allows the lender to receive compensation from the insurance company in the event of a loss, ensuring that their investment is protected. The other options are incorrect because A) property inspection is not directly related to the mortgagee clause, C) the borrower's claim rights are not limited by the mortgagee clause, and D) the value of the property is not determined by the mortgagee clause.

3. Covered losses in a Boiler and Machinery Policy include:

A. Explosion, overheating, burning and cracking

B. Leaking at the valve, fitting or shaft

C. The functioning of a safety device

D. Depletion, deterioration and wear and tear

A boiler and machinery policy provides coverage for physical damage to equipment and the resulting business income loss. Covered losses would include sudden and accidental direct physical loss or damage to the covered equipment as a result of explosion, overheating, burning and cracking. Option B is incorrect because it only specifies leaking at specific parts of the equipment and does not cover other sources of loss. Option C is incorrect because it only covers the functioning of a specific part of the equipment, and not the equipment as a whole. Option D is incorrect because it only covers normal wear and tear of the equipment, not sudden and accidental damage as specified in the policy.

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4. How is an Alien Insurer best described?

A. An insurer based on extraterrestrial origin

B. An insurer from this state

C. An insurer that is not a domestic or foreign insurer

D. An insurer formed under the laws of the United States

An Alien Insurer is best described as an insurer that is not a domestic or foreign insurer. This means that it is not incorporated or primarily operates within the state or country it is providing insurance services in. Option A is incorrect because an Alien Insurer can be based on Earth, and not necessarily from an extraterrestrial origin. Option B is incorrect because a domestic insurer operates within the state. Option D is incorrect because a United States insurer would fall under the category of either domestic or foreign insurer.

5. The basic amount of Medical Payment coverage under a CGL policy is:

A. $2,000

B. $3,000

C. $1,000

D. $5,000

Medical Payment coverage under a CGL (Commercial General Liability) policy refers to coverage for medical expenses incurred by third parties due to an accident on the insured's premises or as a result of their operations. The basic amount of this coverage typically ranges from $1,000 to $5,000, with most companies offering a standard limit of $5,000. Therefore, options A, B and C are all lower than the standard limit and would not provide adequate coverage for medical expenses. Option D is the correct answer as it is the highest amount and offers the most comprehensive coverage. It is important for businesses to regularly review their coverage limits and adjust them accordingly based on their operations and potential risks.

6. Hail damage to an auto is an example of?

A. An exclusion to Part A-Liability

B. An exclusion to Part D-Physical Damage

C. Other than collision

D. Collision

Hail damage to an auto is classified as "Other than collision" (comprehensive) coverage. This covers damages caused by events other than a collision, such as fire, theft, flood, and yes - hail! Both options A and D are incorrect as they refer to collision coverage, which covers damages caused by a collision with another vehicle or object. Option B is incorrect as it refers to physical damage coverage, which is a broad term that encompasses both collision and comprehensive coverage. Therefore, option C is the most accurate and specific answer.

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7. What is it called when the insured transfers rights to collect damages to the insurer?

A. Assignment

B. Subrogation

C. Indemnification

D. Transfer

When an insured experiences a loss or damage, they have the legal right to be compensated by their insurer for that loss. For certain kinds of damages, such as in a car accident, the insurer has the right to try and recoup the cost from the responsible party. This process is known as subrogation. Assignment, choice A, involves the transfer of rights to a third party, not necessarily an insurer. Indemnification, choice C, refers to the process of being reimbursed for losses or expenses. Transfer, choice D, is a broad term that could potentially encompass both assignment and subrogation, but it is not specific to the insurance industry. Overall, none of the other options fully describe the specific situation of an insured transferring rights to collect damages to their insurer.

8. What condition must be met in a HO Policy for replacement cost to settle the loss?

A. The insured must replace the item lost or damaged

B. All of these answers are correct

C. The insured must file the claim within 10 days

D. The insured must carry insurance of at least 80% of the cost to replace the dwelling

In order for replacement cost to settle a loss in a HO Policy, the insured must carry insurance that covers at least 80% of the cost to replace the dwelling. This means that the insured must have adequate coverage to fully replace the damaged or lost item. Note that option A may seem correct, but it is not specific enough. It does not indicate that the insurance must cover at least 80% of the replacement cost. Option B is incorrect because not all answers are correct, only option D is correct. Option C is also incorrect as there is no specific time frame to file a claim for replacement cost coverage.

9. What does Clients Property coverage include?

A. Damages to the insured's property

B. Losses to client property while in the insured's care

C. Personal property of employees

D. Natural disasters

Clients Property coverage includes coverage for any losses or damages that occur to clients' property while under the insured's care, such as at their home or business. Option A may seem correct, but it actually refers to damages to the insured's own property, rather than their clients'. Option C is incorrect because it is specific to personal property of employees, not clients. Option D is incorrect because natural disasters are not typically covered under Clients Property coverage, unless specified otherwise in the policy.

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10. What is the amount allotted for funeral expenses under Workers Compensation benefits?

A. $2,500

B. $10,000

C. $5,000

D. $7,500

While it may seem like a higher amount, $10,000 may not be accurate as the exact amount allotted for funeral expenses under Workers Compensation benefits can vary based on the individual case and state laws. $2,500 may also be too low of an amount to cover all funeral expenses. $5,000 may be a common amount, but it is not the maximum. Therefore, D. $7,500 is the best answer as it is a reasonable amount that falls within the likely range of allotted funeral expenses under Workers Compensation benefits.

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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:

https://floridaclaims.examzify.com

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

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