

ILLINOIS PROPERTY AND CASUALTY STUDY GUIDE 2024-2025. QUESTIONS AND CORRECT VERIFIED ANSWERS. GRADED A

Arbitration (Umpire) - ANSWhen the insured and insurance company cannot agree on the manner in which a claim should be settled so they call in a mediator.

~ The decision is binding and final no one can change it.

Binders - ANSTemporary insurance coverage based on the authority a producer has on behalf of an insurance company to grant immediate coverage orally or in writing.

bodily injury liability - ANSBodily harm, sickness, or disease including required care loss of services and/or resulting in death to third party

Burglary - ANSTaking property from the premises of another with forced entry or exit

Ex: Breaking in or Breaking out

D.I.C.E - ANSDeclarations: includes named insured, amount of coverage, policy period, cost, etc.

~Also known as the Dec Page



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