

Property Casualty Insurance License Practice Test Questions and Answers

1. What does the "peril" in property insurance terminology refer to?

- A) The insurance company's financial risk
- B) The cause of loss or damage covered by the policy
- C) The amount of the insurance premium
- D) The policy deductible amount

2. Which coverage is typically included in a standard homeowner's insurance policy?

- A) Flood damage
- B) Earthquake damage
- C) Fire and wind damage
- D) Business liability

3. What is the primary purpose of liability insurance?

- A) To protect the insured's property from damage
- B) To protect the insured from claims made by third parties
- C) To provide income replacement for the insured
- D) To cover medical expenses for the insured

4. In auto insurance, what does "comprehensive coverage" typically include?

- A) Collision damage only
- B) Theft, vandalism, and weather-related damage
- C) Liability coverage for bodily injury
- D) Medical payments for passengers

Answers: 1-B 2-C 3-B 4-B

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