
CAIB 1 Practice Exam (Long Answer)

Your clients suffered a fire loss totalling \$87,555. When making the proof of loss, they claimed \$1,500 for a stereo unit which they never owned. In the event that the fraud is discovered by the insurer, what portion of the claim, if any, is required to be paid under policy? - correct answer When the insurer is able to prove fraud, it is entitled to deny the entire claim, and not just that part which was fraudulent. (1 mark)

The insurer always has the right to decide on how the claim will be settled. It may make payment in the form of cash or rebuild, repair or replace the lost or damaged property. When must the insurer provide the insured with its notice of intention to rebuild, repair or replace? - correct answer If the insurer decides to repair, rebuild or replace the lost or damaged property, it must advise the insured in writing within 30 days of the receipt of the proof of loss. (1 mark)

Your client filed a proof of loss 15 days ago. In this case, how much time does the insurer have remaining before the claim must be paid? - correct answer The loss is payable within 60 days after completion of the proof of loss, unless the contract provides for a shorter period. In this case, as the proof of loss was filed 15 days ago, the claim must be paid within the next 45 days. (1 mark)

Your client's home is insured under an IBC Comprehensive Homeowners Form (IBC 1155). The dwelling is insured on a Guaranteed Replacement Cost basis

Briefly state the guarantee provided by this endorsement. - correct answer The insurer agrees to pay the full cost of repairs or replacement of the dwelling even if it is more than the amount of insurance purchased. (1 mark)

Caib 1 Study Guide Answer

Chao Zhang



Caib 1 Study Guide Answer:

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Table of Contents Caib 1 Study Guide Answer

1. Understanding the eBook Caib 1 Study Guide Answer
 - The Rise of Digital Reading Caib 1 Study Guide Answer
 - Advantages of eBooks Over Traditional Books
2. Identifying Caib 1 Study Guide Answer
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Caib 1 Study Guide Answer
 - User-Friendly Interface
4. Exploring eBook Recommendations from Caib 1 Study Guide Answer
 - Personalized Recommendations
 - Caib 1 Study Guide Answer User Reviews and Ratings
 - Caib 1 Study Guide Answer and Bestseller Lists
5. Accessing Caib 1 Study Guide Answer Free and Paid eBooks
 - Caib 1 Study Guide Answer Public Domain eBooks
 - Caib 1 Study Guide Answer eBook Subscription Services
 - Caib 1 Study Guide Answer Budget-Friendly Options
6. Navigating Caib 1 Study Guide Answer eBook Formats

- ePub, PDF, MOBI, and More
 - Caib 1 Study Guide Answer Compatibility with Devices
 - Caib 1 Study Guide Answer Enhanced eBook Features
7. Enhancing Your Reading Experience
- Adjustable Fonts and Text Sizes of Caib 1 Study Guide Answer
 - Highlighting and Note-Taking Caib 1 Study Guide Answer
 - Interactive Elements Caib 1 Study Guide Answer
8. Staying Engaged with Caib 1 Study Guide Answer
- Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Caib 1 Study Guide Answer
9. Balancing eBooks and Physical Books Caib 1 Study Guide Answer
- Benefits of a Digital Library
 - Creating a Diverse Reading Collection Caib 1 Study Guide Answer
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Caib 1 Study Guide Answer
- Setting Reading Goals Caib 1 Study Guide Answer
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Caib 1 Study Guide Answer
- Fact-Checking eBook Content of Caib 1 Study Guide Answer
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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