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PRACTICE QUESTIONS

Utah Insurance

1720

Producers Personal Lines Exam

EDITION	QUESTIONS	FORMAT
Demo	9	Limited Edition PDF

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Before you begin

What this is

9 practice questions for Utah Insurance `1720`, each with its answer key and an explanation. Answer a question before you read its key — the explanation is worth more once you have committed.

If something looks wrong

Send us three things and we will check it:

- the exam code, `1720`
- the question number
- the email address on your order

Write to **support@mometrix.net**. We reply within one business day.

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QUESTION 1 SINGLE CHOICE

Under the HO-3 Special Form homeowners policy, which of the following statements about the coverage basis is correct?

- **A** **Coverage A (Dwelling) is written on an open-perils basis, while personal property (Coverage C) is written on a named-perils basis**
- B Both the dwelling and personal property are written on an open-perils basis
- C Both the dwelling and personal property are written on a named-perils basis
- D Coverage A is named-perils and Coverage C is open-perils

ANSWER **A**

WHY The HO-3 is a 'special form' policy that insures the dwelling and other structures on an open-perils (all-risk) basis, while personal property is covered on a named-perils basis, unless endorsed otherwise (e.g., HO-5).

QUESTION 2 SINGLE CHOICE

Which of the following is typically excluded under a standard homeowners policy unless a separate policy or endorsement is purchased?

- A Fire damage
- **B** **Flood damage**
- C Windstorm damage
- D Lightning damage

ANSWER **B**

WHY Flood damage is excluded from standard homeowners policies and requires a separate flood insurance policy, typically through the National Flood Insurance Program (NFIP) or a private flood carrier.

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QUESTION 3 SINGLE CHOICE

In the Personal Auto Policy (PAP), Part A - Liability Coverage protects the insured against which type of loss?

A Damage to the insured's own vehicle from collision

B Bodily injury and property damage the insured is legally liable for as a result of an auto accident

C Medical expenses for the insured regardless of fault

D Theft of the insured's vehicle

ANSWER **B**

WHY Part A of the PAP is Liability Coverage, which pays damages the insured becomes legally obligated to pay because of bodily injury or property damage caused to others in an auto accident.

QUESTION 4 SINGLE CHOICE

Which Part D physical damage coverage would pay for damage to the insured's vehicle caused by hitting a deer?

A Collision coverage

B Other-than-collision (comprehensive) coverage

C Uninsured motorist property damage

D Medical payments coverage

ANSWER **B**

WHY Damage caused by hitting an animal is considered an 'other-than-collision' loss and is covered under comprehensive coverage, not collision coverage.

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QUESTION 5 MULTIPLE CHOICE

Which TWO of the following are examples of additional coverages typically included automatically in a homeowners policy? (Choose two.)

- A **Debris removal**
- B Flood damage
- C **Reasonable repairs to protect property from further damage**
- D Earthquake damage

ANSWER A · C

WHY Debris removal and reasonable repairs (loss avoidance) are standard additional coverages found in homeowners policies. Flood and earthquake are typically excluded and require separate coverage.

QUESTION 6 MULTIPLE CHOICE

Under Utah insurance law, which TWO of the following are generally required for an individual to obtain and maintain a resident producer license? (Choose two.)

- A **Completion of required pre-licensing education and passing the state licensing exam**
- B **Payment of applicable licensing fees to the Utah Insurance Department**
- C Sponsorship by a licensed attorney
- D Ownership of at least one insurance company's stock

ANSWER A · B

WHY Utah requires applicants to complete pre-licensing education, pass the exam, and pay the required fees to the Utah Insurance Department to become a licensed producer.

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QUESTION 7 SINGLE CHOICE

In Utah, how often must a resident insurance producer generally complete continuing education requirements to renew their license?

A Every year

B Every two years

C Every three years

D Every five years

ANSWER B

WHY Utah resident producers must complete continuing education requirements on a two-year renewal cycle to maintain their license.

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QUESTION 8 SINGLE CHOICE

Which dwelling policy form provides open-perils coverage on the dwelling itself?

A DP-1 Basic Form

B DP-2 Broad Form

C DP-3 Special Form

D DP-1 and DP-2 both

ANSWER C

WHY The DP-3 Special Form provides open-perils (all-risk) coverage on the dwelling and other structures, similar in structure to the HO-3 homeowners form.

QUESTION 9 SINGLE CHOICE

What is the primary purpose of a personal umbrella liability policy?

A To replace the liability coverage on the underlying homeowners and auto policies

B **To provide additional liability limits above the underlying policies and broader coverage for certain claims not covered by underlying policies**

C To provide first-party property coverage for high-value homes

D To cover medical payments only after underlying limits are exhausted

ANSWER **B**

WHY A personal umbrella policy sits above underlying auto and homeowners liability coverage, providing excess limits and sometimes broader coverage for claims that fall outside the underlying policies' scope.

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