

- Unit 12** **The Businessowners Policy (4% of test) - 2 questions**
Eligibility, Policy Organization
Ineligible Risks
Liability and Medical Expenses Coverage
Exclusions
Conditions
Endorsements
 Hired Auto and Nonowned Auto Liability
- Unit 15** **Commercial General Liability Insurance (8% of test) - 4 questions**
Business Liability Exposures
 Premises and Operations Exposure
 Products - Completed Operations Exposure
 Exposures Covered by Commercial General Liability Insurance
Commercial General Liability Coverage Part
Occurrence and Claims-Made Forms
 Claims-Made Form
Coverage A - Bodily Injury and Property Damage Liability
 Coverage
 Exclusions
Coverage B - Personal and Advertising Injury Liability
Coverage C - Medical Payments
 Coverage
Limits of Insurance
Conditions
 Duties in the Event of Occurrence, Offense, Claim, or Suit
 Other Insurance
- Unit 16** **Commercial Auto Insurance (4% of test) - 2 questions**
Commercial Auto Coverage Part
Business Auto Coverage Form
 Definitions
 Covered Autos
 Liability Coverage
 Physical Damage Coverage
Garage Coverage Form
 Liability Coverage
 Garagekeeper Coverage
 Physical Damage Coverage
Truckers Coverage Form
 Covered Autos
 Trailer Interchange Coverage
Motor Carrier Coverage Form
 Motor Carrier Act of 1980
- Unit 17** **Commercial Crime Insurance (2% of test) - 1 question**
Fidelity Bonds
 Parties to a Bond
 Types of Fidelity Bonds
- Unit 18** **Workers' Compensation (10% of test) - 5 questions**
Workers' Compensation Laws
 Occupations Covered
 Benefits Provided
 Compensable Injuries
 Types of Disability
 Compulsory vs. Elective
Workers' Compensation and Employers Liability Policy
 Coverages
 Exclusions

Unit 19

Miscellaneous Commercial Insurance (6% of test) - 3 questions

- Farm Insurance
- Aviation Insurance
 - Liability Coverage
- Professional Liability Insurance
- Employment Practices Liability Insurance
- Commercial Umbrella Insurance
- Surety Bonds
 - Contract Bonds
 - Judicial Bonds
- Federal Terrorism Risk Insurance Act of 2002 (Extension Act of 2007)
 - Background

Insurance Code

Kentucky Law (10% of test) - 5 questions

- Scope, General Definitions, and Provisions KRS 304.1
- Agent Licensing
 - Definitions KRS 304.9-020 to 051
 - Licensing Requirements KRS 304.9-080 to 120
 - Change of Address KRS 304.9-200
 - License Renewal KRS 304.9-260
 - Continuing Education KRS 304.9-295
 - Record Retention KRS 304.9-390
 - Suspension or Revocation of License KRS 304.9-440
 - Reporting of Criminal or Administrative Actions KRS 304.9-467
 - Prohibited Practices in Replacement or Repair of Automobile Glass; Penalties KRS 304.9-470
- Surplus Lines KRS 304.10
- Unfair Practices, Advertising, Illegal Inducements KRS 304.12-010 to 110
- Unfair Claims Settlement Practices KRS 304.12-230
- Auto Insurance Plan KRS 304.13-151
- Insurance Contract KRS 304.14
- Personal Auto Policies Declination, Nonrenewal, and Cancellation KRS 304.20-040
- Declination, Nonrenewal, and Cancellation KRS 304.20-300 to 350
- Insurance Guaranty Fund KRS 304.36-030
- Motor Vehicle Insurance No-Fault KRS 304.39
- Insurance Fraud KRS 304.47-020
- Conversion of Premium KRS 304.99-010
- Workers' Compensation KRS 342