

Pet Coverage - Exam

1. What insurance **license is needed to sell pet health insurance** in California?

- A. Life
- B. Accident & Health
- C. Property / Casualty
- D. Variable Contracts

2. **A dog bite on an owner's property** is _____ to be covered than an instance where the dog or pet bit someone at a dog park or running down the street.

- A. Much more likely
- B. Less likely
- C. Somewhat likely
- D. Not likely

3. **Dog bites account for more than** _____ of all homeowners insurance liability claim dollars paid out.

- A. One fifth
- B. One third
- C. One tenth
- D. One fourth

4. **Homeowner's insurance policies** _____ cover **pet injury or sickness**.

- A. Sometimes
- B. Always
- C. Rarely
- D. Will not

5. A **landlord's knowledge** that a dog _____, could make the landlord liable.

- A. Posed a real threat to others
- B. Was injured
- C. Is adopted
- D. Was big

6. **Employer-sponsored pet insurance** benefit plans are _____.

- A. A fast-growing trend
- B. Not legal in California
- C. A pipe dream
- D. Not viable

7. **When a dog bites someone, expenses** may accrue from several sources, such as _____.

- A. Medical reimbursements
- B. Lost income
- C. Complications
- D. All of the above

8. **Limits of liability** will typically _____ in homeowner policies that cover dog bite or pet liability legal claims.

- A. Not exist
- B. Exist
- C. Be under \$10,000
- D. Be under \$100,000

9. **Umbrella policies** may have _____ restrictions, like underlying policies, (breed restrictions, etc), when it comes to pet-inflicted injuries.

- A. Different
- B. The same
- C. Opposite
- D. Complicated

10. **Misrepresentations** on an insurance application, like not disclosing pets, may result in _____ or denial of coverage.

- A. An unclaimed policy
- B. A claim void
- C. A voided policy
- D. A nonforfeiture

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11. The **type of pet** your client owns _____ in limiting or completely excluding coverage.

- A. Can make a difference
- B. Makes no difference
- C. Has minimal effect
- D. Cannot legally restrict

12. Some **standalone pet policies** do not cover liability suits against the pet owner, they just cover _____.

- A. Damages
- B. Medical reimbursements
- C. Lost income
- D. Hospital bills

13. **Pet injury coverage** may be part of your client's _____ insurance policy

- A. Life
- B. Health
- C. Auto
- D. Business

14. **California dog owners, are strictly liable** for any injury or property damage caused by the dog, even if done _____.

- A. On purpose
- B. Without provocation
- C. Unattended
- D. On a leash

15. Only a small fraction of **pet owners**, estimated at just _____, **carry pet health insurance**

- A. 5%
- B. 7%
- C. 10%
- D. 1 to 2%

-- END EXAM --

