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Definition. In Auto Liability insurance, policy limits that apply one limit to each person injured, another for the bodily injury claims of all persons injured in a single accident, and a separate limit for all property damage arising out of a single accident. Split limits are usually written without zeros and separated by slashes, for example, 15/30/10.

Property and Liability Insurance Concepts Flashcards

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Property Insurance: Insurance wherein payment by the insurer will be paid directly to the insured. Liability Insurance: Payment will be on behalf of the insured to another. Cover PERSONS not property or operations. *Any payment is based on economic loss suffered by the person.

Property and Liability Insurance Concepts. Flashcards ...

Liability insurance is designed to protect the business against losses even if they are negligent or liable for damage, injury or loss to another's property, reputation, or health. Typically, damages, legal defense fees and settlement charges are paid by the insuring company when a claim is filed against the business.

Property and Liability Insurance Concepts

Insurance: Best Practical Guide for Risk Management, Property, Liability, Life and Health with

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However, flooding coverage could be limited to the insurance maximum if the property is in a flood zone. If it is in a flood zone, the property owner needs flood coverage to protect the property ...

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