

TOPICS COVERED IN THE FLORIDA (3-20 / 73-20) PUBLIC ADJUSTER LICENSE COURSE

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Property & Casualty Insurance Terms, Concepts & Contract Basics:

- Insurance Fundamentals & Florida Laws & Regulations Specific to Public Adjusters
- Property Insurance Concepts; Florida Insurance Guaranty Association (FIGA); Citizens Property Insurance Corporation

Dwelling & Homeowners Section I – Property & Personal Property Floaters:

- Dwelling Policies
- Homeowners Insurance
- Personal Inland Marine (Floaters)

Personal & Commercial Automobile Policies & Florida Automobile Laws

- Personal Automobile Physical Damage Coverage
- Business Auto Physical Damage Coverage
- Garage Insurance
- Truckers Insurance
- Mechanical Breakdown Coverage
- Florida Automobile Joint Underwriting Association (FAJUA)

Commercial Lines Policies:

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- The Businessowners Policy
- Commercial Inland Marine Policies
- Ocean Marine Insurance
- Boiler & Machinery (Equipment Breakdown)
- Crime & Fidelity Bonding

Other Coverages:

- Flood Insurance
- Aviation Insurance

Florida Adjuster Practices; Conduct; & Ethics

- Unfair Methods of Competition & Unfair or Deceptive Acts or Practices
- Mediation of Claims
- Failure to Acknowledge
- Response to Department
- Conduct of Public Adjusters
- Ethical Requirements