

# **TOPICS COVERED IN THE FLORIDA (620 / 720) ALL LINES ADJUSTER COURSE**

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## **Property & Casualty Insurance Terms, Concepts & Contract Basics:**

- Insurance Fundamentals & Florida Statutes and Regulations Pertinent to Adjusters (Powers & Duties of the Commissioner; Disciplinary Actions; Adjuster Licensing & Conduct)
- Property Insurance Concepts
- Liability Insurance Concepts

## **The Standard Fire Policy; Dwelling & Homeowners Policy Concepts (Property & Liability):**

- Dwelling Policies
- Homeowners Insurance
- Personal Watercraft & Yacht Coverage
- Personal Inland Marine (Floaters)
- Personal Liability Supplement & Personal Umbrella

## **Personal & Commercial Automobile Policies & Florida Automobile Laws**

- The Personal Automobile Policy
- Commercial Automobile Insurance (Business Auto/Garage Policy)
- Motor Vehicle Physical Damage and Mechanical Breakdown Insurance
- Florida Automobile Laws & Regulations

## **Commercial Lines Policies:**

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- Commercial General Liability Insurance
- The Businessowners Policy
- Boiler & Machinery (Equipment Breakdown)
- Professional & Specialty Liability

- Crime & Fidelity Bonding
- Surety Bonding

### **Other Coverages:**

- Farm Liability
- Commercial Umbrella & Excess Lines Coverage
- Commercial Inland Marine Policies
- Ocean Marine Insurance
- Flood Insurance
- Aviation Insurance
- Workers Compensation

### **Health Insurance**

- General Policy Provisions and Application
- Types of Health Insurance Policies
- Health Maintenance Organizations
- Preferred Provider Organizations
- Disability Insurance
- Medicare Supplement Insurance

### **Florida Residual Markets:**

- Florida Automobile Joint Underwriting Association (FAJUA)
- Citizens Property Insurance Corporation
- Florida Workers Compensation Joint Underwriting Association (FWCJUA)

### **The Claims Adjustment Process:**

- Conduct of Adjusters / Ethical Requirements
- Proof of Loss/Claim Notification Process
- Investigation & Evaluation of Loss / Claim Information
- Remedies for Disputes (Mediation, Arbitration)
- Finalization of Claim
- Regulation of Property & Casualty Insurance