TOPICS COVERED IN THE NORTH CAROLINA ADJUSTER COURSE

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Property & Casualty Insurance Terms and Related Concepts:

- Insurance Fundamentals & North Carolina Statutes and Regulations Pertinent to Adjusters
- Property Insurance Concepts
- Liability Insurance Concepts

The Standard Fire Policy; Dwelling & Homeowners Policy Concepts:

- The Standard Fire Policy & NC Laws
- Dwelling Policy & Endorsements
- Homeowners Section I Property
- Homeowners Section II Liability
- Homeowners Endorsements
- Personal Liability Supplement & Personal Umbrella Coverage
- Personal Watercraft & Yacht Coverage

Personal & Commercial Automobile Policies & NC Laws

- The Personal Automobile Policy (NC Rate Bureau Form)
- Personal Auto Policy Endorsements
- Commercial Automobile Insurance
- NC Automobile Laws & Regulations

Commercial Lines Policies:

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- The Businessowners Policy
- Equipment Breakdown Policies (Boiler & Machinery)
- Commercial General Liability
- Commercial Umbrella & Excess Lines Coverage

- Commercial Inland Marine Policies
- Crime & Fidelity Bonding
- Workers Compensation Coverage & NC Laws

Other Coverages:

- The Farmowners Policy
- Surety Bonding
- Flood Insurance

The Claims Adjustment Process:

- Proof of Loss/Claim Notification Process
- Investigation & Evaluation of Loss / Claim Information
- Remedies for Disputes
- Finalization of Claim