

# Florida Certified Insurance Representative (CIR) Practice Exam (Sample)

## Study Guide



**Everything you need from our exam experts!**

**Copyright © 2026 by Examzify - A Kaluba Technologies Inc. product.**

**ALL RIGHTS RESERVED.**

**No part of this book may be reproduced or transferred in any form or by any means, graphic, electronic, or mechanical, including photocopying, recording, web distribution, taping, or by any information storage retrieval system, without the written permission of the author.**

**Notice: Examzify makes every reasonable effort to obtain accurate, complete, and timely information about this product from reliable sources.**

**SAMPLE**

# Table of Contents

<b>Copyright</b> .....	<b>1</b>
<b>Table of Contents</b> .....	<b>2</b>
<b>Introduction</b> .....	<b>3</b>
<b>How to Use This Guide</b> .....	<b>4</b>
<b>Questions</b> .....	<b>5</b>
<b>Answers</b> .....	<b>8</b>
<b>Explanations</b> .....	<b>10</b>
<b>Next Steps</b> .....	<b>16</b>

SAMPLE

# Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

# How to Use This Guide

**This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:**

## 1. Start with a Diagnostic Review

**Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.**

## 2. Study in Short, Focused Sessions

**Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations.**

## 3. Learn from the Explanations

**After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.**

## 4. Track Your Progress

**Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.**

## 5. Simulate the Real Exam

**Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.**

## 6. Repeat and Review

**Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.**

**There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!**

## **Questions**

SAMPLE

- 1. What type of insurance covers the contents of a dwelling?**
  - A. Property insurance**
  - B. Liability insurance**
  - C. Auto insurance**
  - D. Life insurance**
  
- 2. What does the term 'deductible' mean in insurance?**
  - A. The amount an insurer pays before a claim is settled**
  - B. The portion of a loss paid by the insured**
  - C. The total amount of coverage provided by the policy**
  - D. The premium amount charged by the insurer**
  
- 3. Which statement about Personal Article Floaters is NOT true?**
  - A. The coverage limits are flexible**
  - B. They cover specific items at stated values**
  - C. Coverage applies only if items are stolen**
  - D. They provide worldwide coverage**
  
- 4. What is the minimum property damage liability coverage required for drivers in Florida?**
  - A. \$10,000**
  - B. \$20,000**
  - C. \$30,000**
  - D. \$50,000**
  
- 5. What part of D'Anton's Auto Insurance Policy will assist him in paying for repairs after damaging his car in an accident?**
  - A. Liability Coverage**
  - B. Comprehensive Coverage**
  - C. Collision Coverage**
  - D. Medical Payments Coverage**

**6. If Bill has \$10,000 in PIP coverage with a \$500 deductible and incurs \$14,000 in medical bills, how much will his PIP pay?**

- A. \$14,000
- B. \$10,000
- C. \$9,500
- D. \$13,500

**7. How much indemnification will Sarah receive for her extra expenses under her Extra Expense Coverage?**

- A. \$100,000
- B. \$90,000
- C. \$80,000
- D. \$70,000

**8. What is the main focus of a Commercial Property policy?**

- A. Personal property coverage
- B. Liability protection
- C. Coverage for commercial buildings and their contents
- D. Health insurance for employees

**9. What are disability payments through workers' compensation primarily based on?**

- A. The employee's age
- B. The employee's average weekly wage
- C. The length of employment
- D. The employee's job title

**10. How much will the primary policy pay for the injuries in the scenario where Norris collides with a car?**

- A. \$50,000
- B. \$25,000
- C. \$35,000
- D. \$75,000

## **Answers**

SAMPLE

1. A
2. B
3. C
4. A
5. C
6. C
7. C
8. C
9. B
10. A

SAMPLE

## **Explanations**

SAMPLE

## 1. What type of insurance covers the contents of a dwelling?

- A. Property insurance**
- B. Liability insurance**
- C. Auto insurance**
- D. Life insurance**

Property insurance is specifically designed to cover the physical assets of an individual or business, which includes the contents of a dwelling. This type of insurance protects against risks such as fire, theft, and natural disasters that can damage or destroy personal belongings. It typically provides coverage for items such as furniture, electronics, clothing, and other personal possessions that are inside the home. Liability insurance, on the other hand, protects against legal claims or lawsuits resulting from injuries or damages that one may cause to other people or their property, rather than covering the insured's own belongings. Auto insurance is specifically focused on vehicles and does not provide coverage for the contents of a dwelling. Life insurance addresses the financial needs of beneficiaries after the insured person's death, which is unrelated to property or contents coverage. Thus, property insurance is the appropriate choice for covering the contents of a dwelling.

## 2. What does the term 'deductible' mean in insurance?

- A. The amount an insurer pays before a claim is settled**
- B. The portion of a loss paid by the insured**
- C. The total amount of coverage provided by the policy**
- D. The premium amount charged by the insurer**

The term 'deductible' refers to the portion of a loss that is paid by the insured before the insurance company covers the remaining amount. This means that when a claim is made, the insured must pay a specified amount out of their own pocket first, and only then does the insurer reimburse or cover the remaining costs associated with the claim. This mechanism is designed to share the risk between the insurer and the insured, encouraging policyholders to take care to avoid unnecessary claims, as they are financially responsible for the deductible amount. Understanding deductibles also highlights their role in the insurance process; they can influence premiums, as policies with higher deductibles often have lower premium costs. In contrast, the other options do not accurately represent the concept of a deductible. For instance, the insurer's payment before a claim is settled does not capture the true essence of what a deductible encompasses, and neither does referencing the total coverage amount or the premium charged by the insurer. These aspects are separate components of an insurance policy but do not define what a deductible is.

**3. Which statement about Personal Article Floaters is NOT true?**

- A. The coverage limits are flexible**
- B. They cover specific items at stated values**
- C. Coverage applies only if items are stolen**
- D. They provide worldwide coverage**

Personal Article Floaters offer coverage for specific items such as jewelry, art, collectibles, and other personal possessions. These policies are designed to protect high-value items that may require more specialized coverage than what standard homeowners or renters insurance provides. The correct statement regarding coverage is that it applies to a range of risks, including theft, loss, and damage. Therefore, stating that coverage only applies if items are stolen is not accurate, as Personal Article Floaters also protect against other perils, such as accidental damage or loss, regardless of whether the theft specifically occurred. The flexible coverage limits allow policyholders to adjust their coverage to suit the value of their items. Additionally, Personal Article Floaters typically cover specific items at declared values, ensuring that policyholders have the right amount of coverage for their valuables. The worldwide coverage aspect is significant because it extends protection even when items are taken outside of the United States, accommodating individuals who travel internationally with their possessions.

**4. What is the minimum property damage liability coverage required for drivers in Florida?**

- A. \$10,000**
- B. \$20,000**
- C. \$30,000**
- D. \$50,000**

In Florida, the minimum property damage liability coverage required for drivers is indeed \$10,000. This coverage is part of the state's mandatory insurance requirements meant to ensure that drivers can cover damages they may cause to another person's property in the event of an accident. The rationale behind this requirement is to protect all parties involved in an accident, ensuring that damages can be remedied without placing an undue financial burden on the injured party. Property damage liability insurance specifically covers damages to the other person's vehicle or property that the insured driver is responsible for in an accident. This level of coverage reflects Florida's regulatory standards, which aim to balance the need for adequate protection in motor vehicle accidents while making car insurance accessible to a larger number of drivers. While higher coverage amounts may provide additional protection and peace of mind, the state sets the minimum amount at \$10,000. Drivers can choose to purchase higher limits for additional protection, but this base requirement ensures that there is at least a minimal level of financial responsibility in place.

**5. What part of D'Anton's Auto Insurance Policy will assist him in paying for repairs after damaging his car in an accident?**

- A. Liability Coverage**
- B. Comprehensive Coverage**
- C. Collision Coverage**
- D. Medical Payments Coverage**

When considering the scenario of D'Anton needing assistance for repairs after damaging his car in an accident, collision coverage is the relevant component of an auto insurance policy. Collision coverage specifically provides financial protection for damage resulting from a vehicle colliding with another vehicle or object, including single-car accidents. Through this coverage, D'Anton can initiate a claim to help cover the costs associated with repairs to his own vehicle following such an incident. In general, liability coverage relates to the damages caused to another person's property or for bodily injury in accidents where D'Anton is at fault, rather than for his own vehicle. Comprehensive coverage offers protection against damages to the car not involving a collision, such as theft or natural disasters. Medical payments coverage, on the other hand, is designed to pay for medical expenses for injuries suffered by the driver and passengers, not vehicle repair costs. Thus, collision coverage is the correct option as it directly addresses the need for financial assistance with vehicle repairs after an accident.

**6. If Bill has \$10,000 in PIP coverage with a \$500 deductible and incurs \$14,000 in medical bills, how much will his PIP pay?**

- A. \$14,000**
- B. \$10,000**
- C. \$9,500**
- D. \$13,500**

In the scenario presented, Bill has Personal Injury Protection (PIP) coverage of \$10,000 with a \$500 deductible, and he incurs \$14,000 in medical expenses. To calculate how much PIP will pay, it's essential to first consider the deductible. The deductible is the amount that Bill must pay out-of-pocket before his PIP coverage kicks in. Since Bill's PIP has a \$500 deductible, we need to subtract this amount from the total medical bills he incurred. Starting with his total medical bills of \$14,000, we subtract the \$500 deductible:  $\$14,000 - \$500 = \$13,500$ . However, because Bill's PIP coverage is capped at \$10,000, we need to assess how much of the remaining amount will actually be covered. The remaining eligible medical expenses after applying the deductible are \$13,500. Yet his coverage limits the maximum payout to \$10,000. Therefore, the PIP will only pay up to its maximum limit of \$10,000, but first applying the deductible results in coverage of the remaining eligible expenses after the deductible is met. This means the calculation for how much PIP pays reflects the

**7. How much indemnification will Sarah receive for her extra expenses under her Extra Expense Coverage?**

- A. \$100,000**
- B. \$90,000**
- C. \$80,000**
- D. \$70,000**

To understand how much indemnification Sarah will receive under her Extra Expense Coverage, it's crucial to recognize the principles behind such coverage. Extra Expense Coverage is designed to reimburse costs incurred to continue operations or minimize loss during a period of disruption, such as from a fire or natural disaster. In this scenario, Sarah would examine her incurred extra expenses that directly relate to maintaining her business functionalities, such as rental costs for temporary facilities, equipment leases, or any essential services needed to keep her operation running while her main facility is being repaired. If Sarah's coverage limit is set at \$80,000 as specified, and her actual extra expenses documented amount to \$80,000, she will receive full indemnification up to the limit of her policy. Thus, the correct answer would be that Sarah will receive \$80,000 for her extra expenses under her Extra Expense Coverage, accurately reflecting her losses within the confines of her policy limits. This understanding highlights the importance of knowing the terms and conditions specified in an insurance policy, as the coverage limit dictates the maximum reimbursement an insured party can expect to receive.

**8. What is the main focus of a Commercial Property policy?**

- A. Personal property coverage**
- B. Liability protection**
- C. Coverage for commercial buildings and their contents**
- D. Health insurance for employees**

The main focus of a Commercial Property policy is indeed to provide coverage for commercial buildings and their contents. This type of insurance is designed to protect businesses from various risks that could damage their physical assets, including the building itself, equipment, inventory, and other personal property used in the course of business operations. Commercial Property policies typically cover specific risks such as fire, theft, vandalism, and certain types of natural disasters, ensuring that businesses have financial protection in place to recover from potentially devastating losses. This coverage is crucial for business owners to maintain stability and continuity in their operations after an incident that could otherwise disrupt or terminate their enterprise. Other types of insurance, such as personal property coverage, liability protection, and health insurance for employees, serve different purposes. Personal property coverage usually pertains to individual items and personal belongings, while liability protection covers legal claims against a business for damages or injuries. Health insurance for employees is related to employee welfare and benefits, rather than the protection of physical commercial assets. Thus, the emphasis of the Commercial Property policy is clearly on safeguarding business premises and their contents.

**9. What are disability payments through workers' compensation primarily based on?**

- A. The employee's age**
- B. The employee's average weekly wage**
- C. The length of employment**
- D. The employee's job title**

Disability payments through workers' compensation are primarily based on the employee's average weekly wage. This approach ensures that the compensation is closely aligned with the employee's earning capacity prior to the injury, providing financial support that reflects what they were making at the time of the incident. Workers' compensation aims to replace a portion of lost wages due to work-related injuries or illnesses, which is why it focuses on the average weekly wage. Factors like age, length of employment, or job title may play a role in determining eligibility or coverage but do not directly influence the calculation of disability payments themselves. Therefore, the average weekly wage serves as the key benchmark for compensation in workers' compensation cases, making it the correct basis for these payments.

**10. How much will the primary policy pay for the injuries in the scenario where Norris collides with a car?**

- A. \$50,000**
- B. \$25,000**
- C. \$35,000**
- D. \$75,000**

In this scenario, the primary policy will pay \$50,000 for the injuries resulting from Norris's collision with a car. This amount typically aligns with standard liability coverage limits for bodily injury in auto insurance policies. Insurance policies commonly set specific limits for how much they will pay for bodily injury per accident and per person. In many cases, a \$50,000 limit indicates the maximum amount the insurance company is obligated to pay to cover medical expenses, lost wages, and other damages related to the injuries sustained by the other party in the accident. Understanding these insurance limits is crucial, as they determine the level of coverage provided in the event of an accident. A limit of \$50,000 may indicate the insurer's evaluation of risk and is reflective of common standards in the industry, rather than an arbitrary figure. In practical terms, should the total costs for injuries exceed this amount, it may lead to out-of-pocket expenses for the insured or require further coverage avenues. Therefore, in this context, \$50,000 represents a standard, acceptable limit set by the policy and thus is the correct answer.

# Next Steps

**Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.**

**As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.**

**If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at [hello@examzify.com](mailto:hello@examzify.com).**

**Or visit your dedicated course page for more study tools and resources:**

**<https://floridacertifiedinsurancerep.examzify.com>**

**We wish you the very best on your exam journey. You've got this!**

**SAMPLE**