

OTHER THAN LIFE (OTL) PRACTICE EXAM (SAMPLE)

STUDY GUIDE



Prepare with structure. Pass with confidence



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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

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- 1. Which statement correctly represents the role of an insurance agent?**
 - A. They are solely responsible for the financial performance of the insurance company
 - B. They are intermediaries between the insurer and the insured
 - C. They are legally required to handle all claims directly
 - D. They have no impact on customer service
- 2. What action should the insured take if they unintentionally hit an animal?**
 - A. File a Third Party Liability claim
 - B. Report it to the police
 - C. Contact Animal Control
 - D. File a Collision claim
- 3. When an insured's vehicle is damaged in an accident, what must the insured do?**
 - A. Protect the vehicle from further damage
 - B. Decide if he wants the vehicle repaired or replaced
 - C. Get repairs under way as quickly as possible
 - D. All of the above
- 4. Fidelity insurance is best described as which type of insurance?**
 - A. Fire insurance
 - B. Dismemberment
 - C. Burglary
 - D. Dishonesty
- 5. Which policy would protect a manufacturer if a product causes damage due to a defect?**
 - A. Products and Completed Operations
 - B. Contractual Liability
 - C. Premises and Operations
 - D. Owners' and Contractors' Protective Liability

6. If an architect's drawings are destroyed in a fire, which coverage pays for reworking them?
- A. Commercial property floater
 - B. Valuable papers and records
 - C. Office equipment floater
 - D. Accounts receivable
7. Which of the following is NOT covered under the specified perils section of an auto policy?
- A. Collision with a tree
 - B. Damage to car roof due to overturn during a riot
 - C. Ferryboat sank, taking auto with it
 - D. Pitmarks in windshield from hail
8. Which of the following would likely be excluded from a typical business liability insurance policy?
- A. Damage caused by natural disasters
 - B. Damage due to intentional acts
 - C. Injuries occurring on the business premises
 - D. Loss from theft or burglary
9. In which situation is a deductible most commonly applied?
- A. Fire damage
 - B. Accident benefits
 - C. Theft of the entire vehicle
 - D. Lightning damage
10. In legal terms, what is a tort-feasor?
- A. Claimant
 - B. Wrongdoer
 - C. Plaintiff
 - D. Defendant

Answers

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

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Explanations

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1. Which statement correctly represents the role of an insurance agent?

- A. They are solely responsible for the financial performance of the insurance company
- B. They are intermediaries between the insurer and the insured**
- C. They are legally required to handle all claims directly
- D. They have no impact on customer service

The chosen statement accurately captures the primary function of an insurance agent, which is to act as an intermediary between the insurer (the insurance company) and the insured (the policyholder). This role entails facilitating communication, helping clients understand their coverage options, providing advice on suitable policies, and assisting in the application process. Essentially, agents bridge the gap between customers seeking insurance and companies offering policies, ensuring that clients' needs are effectively matched with appropriate products. In this context, the agent's role involves sales, customer service, and sometimes claims support, though they do not handle claims directly on behalf of the insurer. This intermediary position is crucial in the insurance process, as agents not only help in policy selection but also contribute to educating clients about the terms and conditions of their coverage. The other choices do not accurately reflect the role of an insurance agent. For instance, the suggestion that agents are solely responsible for the financial performance of the insurance company misrepresents their position, as agents do not bear that responsibility; it lies with the company's management. Additionally, stating that agents are legally required to handle all claims directly overlooks the fact that claims are typically processed by the insurer, while the agent may assist clients in the claims process rather than manage it. Finally, asserting

2. What action should the insured take if they unintentionally hit an animal?

- A. File a Third Party Liability claim
- B. Report it to the police
- C. Contact Animal Control
- D. File a Collision claim**

When an insured individual unintentionally hits an animal with their vehicle, filing a Collision claim is the appropriate action to take. A Collision claim specifically addresses damages that arise from a collision with another object, including animals, regardless of whether the insured is at fault. This type of insurance coverage helps to cover the costs of repairs to the insured's vehicle due to the incident. Filing a Third Party Liability claim is generally reserved for situations where damage is caused to another person's property or injury to another person. Reporting the incident to the police is typically required in cases of accidents involving injury or significant property damage, but it does not directly address the coverage aspect. Contacting Animal Control may be an appropriate action in some cases, especially if the animal is in distress or poses a hazard to others, but it does not resolve the insurance coverage or repair needs resulting from the collision. Thus, filing a Collision claim effectively manages both the damage to the insured's vehicle and the insurance process.

3. When an insured's vehicle is damaged in an accident, what must the insured do?

- A. Protect the vehicle from further damage
- B. Decide if he wants the vehicle repaired or replaced
- C. Get repairs under way as quickly as possible

D. All of the above

When an insured's vehicle is damaged in an accident, it is essential for the insured to take several key actions to ensure the situation is handled appropriately. Protecting the vehicle from further damage is crucial; this step prevents additional issues from arising, such as theft or weather-related damage, and can maintain the integrity of any potential claims. Deciding whether to repair or replace the vehicle is another vital step. This decision typically depends on various factors, including the extent of the damage, the vehicle's value, and the insured's preferences. Starting the repair process quickly can also be important. Timely repairs can mitigate any further losses or depreciation in the vehicle's value and facilitate a quicker return to normalcy for the insured. These actions collectively ensure the insured fulfills their responsibilities in the event of a claim, aligns with best practices in insurance, and aids in a smoother claims process. Hence, it is essential to recognize that all of these actions—protecting the vehicle, deciding on repairs or replacement, and expediting repairs—are interlinked and necessary to address the situation effectively.

4. Fidelity insurance is best described as which type of insurance?

- A. Fire insurance
- B. Dismemberment
- C. Burglary

D. Dishonesty

Fidelity insurance is primarily designed to protect businesses from losses caused by dishonest acts, such as theft or fraud committed by employees. This type of insurance provides coverage for the financial impacts that result from such dishonest actions. Given this focus, it rightly falls under the category of dishonesty insurance, as it specifically addresses risks associated with employee misconduct. In contrast, fire insurance protects against losses from fire damage, dismemberment insurance compensates individuals for specific bodily injuries, and burglary insurance covers losses due to theft involving breaking and entering. These forms of insurance do not align with the unique purpose of fidelity insurance, which primarily safeguards against internal fraudulent activities rather than external incidents or other types of personal injury or property risk.

5. Which policy would protect a manufacturer if a product causes damage due to a defect?

A. Products and Completed Operations

B. Contractual Liability

C. Premises and Operations

D. Owners' and Contractors' Protective Liability

A policy specifically designed to protect against liabilities arising from products that cause harm or damage due to defects is the Products and Completed Operations coverage. This type of insurance is essential for manufacturers because it provides financial protection against claims for bodily injury or property damage resulting from products that were sold or completed by the manufacturer. If a defect in the product leads to a lawsuit or a claim for damages, this coverage would help cover legal fees, settlements, or judgments. The other options do not address this specific risk directly. Contractual Liability covers obligations that one party has agreed to uphold in a contract, which does not inherently protect against product defects. Premises and Operations coverage is more focused on incidents that occur on the business premises or as a result of operations, which is not tailored specifically for product-related issues. Lastly, Owners' and Contractors' Protective Liability is intended to protect the hiring owner or contractor from liabilities arising from the work of subcontractors, rather than protecting manufacturers from claims related to their own products. Thus, the Products and Completed Operations policy is the most relevant and appropriate choice for the situation described.

6. If an architect's drawings are destroyed in a fire, which coverage pays for reworking them?

A. Commercial property floater

B. Valuable papers and records

C. Office equipment floater

D. Accounts receivable

The option that best addresses the situation of reworking damaged drawings in the event of a fire is the coverage specifically designed for "valuable papers and records." This type of coverage is intended to protect documents that are crucial to a business's operations, including blueprints, drawings, contracts, and other important records. When these documents are lost or damaged due to events like fires, this coverage facilitates the reimbursement of costs associated with recreating or reworking these invaluable documents. In contrast, the other options do not specifically cater to the needs of recovering or reproducing important documentation. A commercial property floater primarily covers physical property but may not include specialized document restoration. The office equipment floater focuses on business-related equipment but misses the nuances of paper and design work. Accounts receivable coverage protects income related to outstanding invoices rather than costs associated with business documentation. Thus, valuable papers and records is the most appropriate choice for addressing the reworking of architectural drawings.

7. Which of the following is NOT covered under the specified perils section of an auto policy?

- A. Collision with a tree**
- B. Damage to car roof due to overturn during a riot
- C. Ferryboat sank, taking auto with it
- D. Pitmarks in windshield from hail

The specified perils section of an auto policy typically outlines the risks that are specifically covered. In this case, collision with a tree would actually fall under the collision coverage of an auto policy, rather than the specified perils section. Collision coverage is designed to pay for damage resulting from the vehicle's impact with other objects, such as trees, regardless of the cause. In contrast, damage to the car roof during a riot would be covered under specified perils since it pertains to damage from civil disturbance. The incident involving the ferryboat sinking would also fall under specified perils, as it deals with transportation-related risks that could be covered. Additionally, pitmarks in the windshield from hail might be considered a covered event under comprehensive coverage, which often overlaps with the types of risks outlined in specified perils. Therefore, the correct answer identifies an option that does not align with the kinds of risks typically included in the specified perils section, emphasizing the specifics of coverage in auto insurance policies.

8. Which of the following would likely be excluded from a typical business liability insurance policy?

- A. Damage caused by natural disasters
- B. Damage due to intentional acts**
- C. Injuries occurring on the business premises
- D. Loss from theft or burglary

A typical business liability insurance policy is designed to protect businesses against claims stemming from various incidents, such as injuries to third parties or damage to their property. However, intentional acts are usually excluded from such coverage. This is because liability insurance is meant to provide protection against unintentional mistakes or accidents rather than punishable or deliberate actions. Intentional acts are not considered insurable risks; they are generally a conscious choice made by an individual or entity to cause harm or damage. As a result, if a business were to engage in or be found liable for intentional misconduct, the liability insurance policy would not cover any resulting claims or damages. This exclusion is in place to deter wrongful behavior and to avoid insuring actions that are unlawful or malicious in nature. In contrast, damage caused by natural disasters, injuries occurring on business premises, and loss from theft or burglary can often be covered under specific provisions or separate policies, thereby making them more common in business insurance discussions.

9. In which situation is a deductible most commonly applied?

- A. Fire damage
- B. Accident benefits
- C. Theft of the entire vehicle**
- D. Lightning damage

A deductible is an amount that the policyholder must pay out-of-pocket before an insurance policy provides coverage for a claim. This practice is most commonly seen in auto insurance policies, particularly in situations where physical damage to a vehicle occurs, such as theft or accidents. In the case of theft of the entire vehicle, the deductible would typically apply because the insurance company will only cover the value of the loss minus the deductible amount. The policyholder must pay the deductible before receiving any payout for the stolen vehicle. Other situations, like fire damage or lightning damage, may also involve deductibles, but they are often associated with different types of property or homeowner's insurance policies rather than auto insurance. Accident benefits, on the other hand, cover medical expenses and similar needs, and typically do not involve deductibles in the same manner as theft claims do. Therefore, the application of a deductible is most commonly associated with situations like the theft of a vehicle, making this answer accurate.

10. In legal terms, what is a tort-feasor?

- A. Claimant
- B. Wrongdoer**
- C. Plaintiff
- D. Defendant

A tort-feasor is a legal term that specifically refers to a person or entity that commits a tort, which is a wrongful act or an infringement of a right leading to civil legal liability. By definition, the tort-feasor is the individual or entity responsible for causing harm to another through their actions or negligence. This concept is foundational in the field of tort law, as it establishes who can be held liable for damages resulting from a wrongful act. In contrast, the other terms in the choices define different roles in the legal context. A claimant is someone who makes a claim or demands a right, which could involve a tort but does not specify wrongdoing. A plaintiff is a party who brings a legal action against another in a court, and while this may involve a tort case, it does not inherently denote wrongdoing. Lastly, a defendant is the individual or entity being accused or sued in a legal action, which can include tort cases but is not synonymous with committing a tort. Thus, the designation of a tort-feasor clearly identifies the party responsible for the wrongful act, making "wrongdoer" the most accurate and relevant term in this context.

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.

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

<https://otherthanlife.examzify.com>

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

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