

18th Edition General Lines Study Manual Changes

- Page 18: Added “age 18” reference to CR licensing
- Page 31: Added comparative vs. contributory negligence in Legal Liability section
- Page 48: Changed exclusion 5 from “to carry persons or property for hire” to “public or livery”
- Page 48: Changed exclusion 7 so that business use of a non-owned pickup or van is covered
- Page 48: second exclusion 3—added “or resident spouse”
- Page 50: exclusion 4—same as above
- Page 50: exclusion 6— Changed exclusion so that business use of a non-owned pickup or van is covered
- Page 53-54: Changed exclusion 1 & 2 to conform to the current ISO form changes—items covered IF permanently installed—reference to “necessary for normal operation” language was removed
- Page 54: \$500 limit for non-owned trailers increased to \$1,500.
- Page 55: Extended Non-Owned—“furnished or available” exclusion removed; added new endorsement to furnish coverage for non-owned vehicles used to carry persons or property for a fee
- Page 67: Added more detail about statutorily imposed vicarious parental liability
- Page 67: Updated non-renewal requirements for property insured 5 years or more to 180 days notice
- Page 69: Removed “Business Pursuits” endorsement and added “Permitted Incidental Occupancies” and “Home Business” endorsements

- Page 72: Corrected reference to CGCC instead of sinkhole and showed sinkhole as an optional coverage
- Page 73: Updated non-renewal requirements for property insured 5 years or more to 180 days notice
- Page 88: Added Symbol 19 for Mobile Equipment
- Page 97: Updated non-renewal requirements for commercial residential property insured 5 years or more to 180 days notice
- Page 108: #2—changed sinkhole to CGCC
- Page 109: #10—changed to CGCC and added definition
- Page 145: Deleted Claims Disputes information
- Page 187: Disability—added an example of benefits prorating; added information on Social Security, cost of living adjustment, and guaranteed insurability riders
- Page 192: Clarified the eligibility for Citizens under current statute
- Page 218: Updated 626.221 per CS/CS/SB 2012
- Page 220: Updated 626.2815 per CS/CS/SB 2012
- Page 235: Updated 626.9521 per CS/CS/SB 2082 & 2860
- Page 238: Updated 626.9541 per CS/CS/SB 2082 & 2860