## DAY FOUR – QUIZ #3

The duties of professionals to perform services arise out of each of the following EXCEPT:

- A. Contractual obligations
- B. Tort obligations
- C. Duty to avoid harming others
- D. Duty to avoid blame

Which one of the following statements about Workers' Compensation insurance is CORRECT?

- A. All benefits are unlimited
- B. Benefits are payable up to the policy limit.
- C. Benefits are payable as required by statute.
- D. An employee may select the benefit he or she desires.

The four major classes of ocean marine insurance include all of the following EXCEPT:

- A. Cargo
- B. Hull
- C. Auto Liability
- D. Freight

.In New Hampshire, workers' compensation coverage may be provided:

- A. By any private carrier in the state licensed for that line of business
- B. Only by the State Compensation Insurance Fund
- C. By insurers only, since self-insurance is not permitted
- D. For certain employees selected by the employer

All of the following are covered injuries under the New Hampshire workers' compensation law EXCEPT:

- A. An employee slips and falls on the job due to an unsafe condition at the workplace.
- B. An employee contracts a disease that arises from exposure to harmful conditions on the job.
- C. An employee is injured when he falls and it is determined that he was intoxicated at the time of the accident.
- D. An employee is injured in an automobile accident when running an errand for her employer.