

Texas life and health FINAL EXAM

REVIEW Study Guide

If, at the time of an insured's death, the insurance company discovers that the insured's age was misstated on the application for life insurance, the company will most likely -

- ☒ pay the policy proceeds in the amount the premiums would have purchased at the insured's actual age

The provision in a health insurance policy that suspends premiums being paid to the insurer while the insured is disabled is called the: -

- ☒ Waiver of Premium

P and Q are married and have three children. P is the primary beneficiary on Q's Accidental Death and Dismemberment (AD&D) policy and Q's sister R is the contingent beneficiary. P, Q, and R are involved in a car accident and Q and R are killed instantly. The Accidental Death benefits will be paid to: -

- ☒ P only

Which of these statements accurately describes the Waiver of Premium provision in an Accident and Health policy? -

- ☒ *Premiums are waived after the insured has been totally disabled for a specified time period

(The Waiver of Premium provision waives the payment of premiums after the insured has been totally disabled for a specified period of time.)

All of the following provisions must be included in life insurance policies EXCEPT -

- ☒ All of the following provisions must be included in life insurance policies EXCEPT

Q applied for life insurance and submitted the initial premium on January 1. The policy was issued February 1, but it was not delivered by the agent until February 7. Q is dissatisfied and returns the policy February 13. How will the insurer handle this situation? -

- ☒ policy was returned within the free-look period, premium will be fully refunded

Who can purchase a plan through the Marketplace? -

- ☒ Any legal resident except those incarcerated

A major medical policy typically: -

- ☒ provides benefits for reasonable and necessary medical expenses, subject to policy limits

Which of the following BEST describes a short-term medical expense policy? -

- ☒ Nonrenewable

A Whole Life Insurance Policy endows when the -

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Michael Rajnik



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