

Louisiana Life and Health Insurance Exam Study Guide | Questions with 100% Correct Answers | Verified | Latest Update 2024

All of the following are correct about the required provisions of a health insurance policy EXCEPT

- A. The entire contract clause means the signed application, policy, endorsements, and attachments constitute the entire contract.
- B. A reinstated policy provides immediate coverage for an illness.
- C. Policies become incontestable after being in force for 3 years.
- D. A grace period of 31 days is found in an annual pay policy. - ✓✓ B. A reinstated policy provides immediate coverage for an illness.

Accidental injury is covered immediately, but to protect the insurer against adverse selection, losses resulting from sickness are covered only if the sickness occurs at least 10 days after the reinstatement date.

An insured pays a monthly premium of \$100 for health insurance. What would be the duration of the grace period under the policy?

- A. 15 days
- B. 30 days
- C. 60 days
- D. 7 days - ✓✓ B. 30 days

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