

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

Louisiana Life And Health Insurance Study Guide

Sabine Zange



Louisiana Life And Health Insurance Study Guide:

Louisiana Lhamp;a Study Manual Natasha Riley-Noah,2012-02-16 Easy to read easy to understand easy to grasp the main concepts if you are new to the industry Simplify your study This manual was written from the notes and research of one of the most effective instructors in her region Natasha Riley Noah has been a proven leader in aiding students new to the insurance industry to pass the Louisiana Insurance licensing exam on the first attempt As a concise and helpful tool outlining information to prepare for the Louisiana Life Health Accident insurance pre licensing exam this manual condenses applicable materials and relating Louisiana Insurance law code in to easy to understand language for anyone to pass the Louisiana insurance exam This manual will help them focus on the topics necessary not only to pass the exam but also to enter the field with a more stable foundation no matter their specialization Make sense of the class and textbooks you encounter while trying to attain your LA insurance license get this study manual and simplify your study

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