

# **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 -

# Health 1 Study Guide Home The University Of Texas At Austin

**R Sandford**



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