
Life Insurance Exam Questions with correct Answers

J has a life policy with the Guaranteed Insurability rider. J has just celebrated their 42nd birthday and realizes that she wants to use her rider and buy more death benefit. Which of the following will apply to J's request?

A: The insurer will allow J to add more insurance without proving insurability.

B: The insurer will allow J to add more insurance pending a paramedical exam.

C: The insurer will deny J's request to add more insurance.

D: The insurer will allow J to add more coverage pending proof of insurability and extra premium. CORRECT ANSWERS C: The insurer will deny J's request to add more insurance.

An insured has a policy with a Waiver of Premium rider. The insured has suffered an illness that will prevent them from working for two years. When will their premiums be waived?

A: Immediately

B: After the first nine months of disability

C: After the first six months of disability

D: Never, premiums cannot be waived because illness is not a disability. CORRECT ANSWERS

C: After the first six months of disability

The clause that defines and describes the scope of coverage and the limits of indemnification is known as the:

A: Insuring Agreement

B: Incontestable Clause

C: Payor Clause

D: Entire Contract Clause CORRECT ANSWERS A: Insuring Agreement

D has just paid off his mortgage and has decided that he no longer needs his life insurance policy which he originally purchased to cover the house payments should he die. If D explores the possibility of selling his policy while he is still alive, it is known as:

A: a life settlement

B: an annuity

C: a Viatical settlement

D: STOLI CORRECT ANSWERS A: a life settlement

Combination/Variation Plans insure:

A: Groups

B: Two or More lives under one contract

C: Two or more people under separate contracts

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