

Texas Health and Life Insurance Exam Questions And Complete Solutions

Why does an insurer have a 2-year suicide clause?

- a) because the commissioner of insurance requires it.
 - b) suicide is never paid for in life insurance.
 - c) to prevent payment of an immediate claim for a person contemplating suicide.
 - d) to help an insurer be more profitable. CORRECT ANSWERS Answer: C
- To prevent payment of an immediate claim for a person contemplating suicide.

Which of these could the owner of a life insurance policy do when there is a collateral assignment?

- a) determine how the dividends are used.
 - b) cash surrender the policy.
 - c) obtain another loan.
 - d) cancel the policy. CORRECT ANSWERS Answer: A
- Determine how the dividends are used.

When only the insurer is allowed to alter an insurance contract, the clause that provides this is called?

- a) ownership
 - b) entire contract
 - c) consideration
 - d) incontestable CORRECT ANSWERS Answer: B
- Entire contract

Which of these is required to reinstate a lapsed policy?

- a) obtain a loan
 - b) fill out a new application
 - c) pay a late fee
 - d) provide evidence of insurability CORRECT ANSWERS Answer: D
- Provide evidence of insurability

The insuring clause in an adjustable life policy has all the following EXCEPT?

- a) insured
 - b) insurer
 - c) amount of premium
 - d) amount of death benefit CORRECT ANSWERS Answer: C
- Amount of premium

Which of the following cannot request or make a change to alter a life insurance policy?

- a) the agent who wrote the policy
- b) the policy owner
- c) an executive officer of the insurer

Texas Health And Life Insurance Study Guide

Padhraic Smyth



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