

100% Pass Quiz 2025 Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance: Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Unparalleled Exam Vce

life insurance exam with correct Answers

An individual applied for an insurance policy and paid the initial premium. The insurer issued a conditional receipt. Five days later the applicant and t submit a medical exam. If the policy was issued, what would be the policy's effective date?

- A. The date of policy delivery
- B. The date of the Issue
- C. The date of application
- D. The date of the medical exam** - ANS D. The date of the medical exam

The Federal Fair Credit Reporting Act

- A. Regulates consumer reports**
- B. Protects customer privacy
- C. Regulates telemarketing
- D. Prevents money laundering - ANS A. Regulates consumer reports

Which of the following is NOT the consideration in a policy?

- A. The premium amount paid at the time of application
- B. The promise to pay covered losses
- C. The application given to a prospective insured**
- D. Something of value exchanged between parties - ANS C. The application given to a prospective insured

Something of value exchanged between the insurer and the insured is considered an

- A. Acceptance
- B. Legal capacity
- C. Consideration**
- D. Offer - ANS C. Consideration

The full premium was submitted with the application for life insurance, and the policy was issued two weeks later as requested. When does the policy coverage become effective?

- A. As of the application date**
- B. As of the policy deliver date
- C. As of the first of the month after the policy issue
- D. As of the policy issue date - ANS A. As of the application date

An agent and an applicant for a life insurance policy fill out and sign the application. However, the applicant does not wish to give the agent the initial premium, and no conditional receipt is issued. When will coverage begin?

- A. On the designated effective date
- B. On the application date

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q107-Q112):

NEW QUESTION # 107

The entire contract clause in a life insurance policy states that the complete contract between the insurer and the policyowner usually consists of the policy and the:

- A. Waiver of premium rider
- **B. Attached application**
- C. Conditional premium receipt
- D. Declaration page

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* The entire contract clause includes the policy and the attached application (B), ensuring all terms and representations are part of the agreement.

* The premium receipt (A) is temporary, the waiver rider (C) is optional, and the declaration page (D) is part of the policy, not separate.

The Virginia study guide states that the entire contract provision encompasses the policy and attached application, defining the full legal agreement. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Life Insurance Policy Provisions."

NEW QUESTION # 108

An individual health insurance policy must include:

- A. Coverage for pre-existing conditions
- **B. A 10-day free look provision**
- C. Only the optional uniform provisions
- D. A 60-day grace period

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* Individual health insurance policies in Virginia must include a 10-day free look provision (B), allowing the policyholder to review and return the policy for a full refund.

* Option A (pre-existing conditions) is not mandatory unless required by the ACA, and exclusions may apply.

* Option C (only optional provisions) is incorrect; mandatory provisions are required, not just optional ones.

* Option D (60-day grace period) is excessive; the standard is typically 30 or 31 days for health insurance.

The Virginia study guide mandates a 10-day free look period for individual health insurance policies, ensuring consumer protection, as per state law and NAIC standards. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Policy Provisions."

NEW QUESTION # 109

Which is an example of an endodontic service?

- A. Crowns
- B. Dentures
- **C. Root canals**
- D. Fillings

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* Endodontic services involve treatment of the tooth's interior (pulp and roots), with root canals (C) being a primary example.

* Crowns (A) and fillings (D) are restorative, not endodontic. Dentures (B) are prosthetic, unrelated to endodontics.

The Virginia study guide classifies root canals as an endodontic procedure, distinct from restorative or prosthetic dental services, per standard dental insurance definitions. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Dental Insurance."

NEW QUESTION # 110

Under an absolute assignment, a life insurance policyowner transfers:

- A. The requirement to pay premiums to a third party
- **B. All policy ownership rights to a new owner**
- C. Ownership rights as collateral for a loan
- D. Limited policy rights to another party

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* An absolute assignment transfers all ownership rights (C) of a life insurance policy to a new owner, relinquishing the original owner's control.

* Option A (limited rights) is a partial assignment. Option B (premium payment) is not ownership.

Option D (collateral) is a collateral assignment, not absolute.

The Virginia study guide defines absolute assignment as the complete transfer of all policy rights to a new owner, distinct from collateral assignments for loans. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Policy Assignments."

NEW QUESTION # 111

All of the following are advantages of whole life insurance EXCEPT:

- A. There is a cash value if the policy is terminated after a sufficient period of time
- B. Policy loans may be available
- C. Long-term protection is provided
- **D. The initial cost of coverage is lower than for an equivalent amount of term insurance**

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* Whole life insurance offers policy loans (A), lifelong protection (B), and cash value (D), but its initial cost (C) is higher than term insurance for the same death benefit due to the savings component.

* Term insurance is cheaper initially, making C the exception.

The Virginia study guide highlights that whole life provides permanent coverage and cash value, but at a higher initial premium than term insurance, which offers temporary, lower-cost protection. Reference:

Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Life Insurance."

NEW QUESTION # 112

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