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IFSE Institute Life License Qualification Program (LLQP) Sample Questions (Q263-Q268):

NEW QUESTION # 263

Alexandre has just become a father. He wishes to take out a life insurance policy from Antoine, an insurance of persons representative. During their meeting, Alexandre mentions his love of mountain climbing. What should Antoine do?

- A. Explain only the insurance policy's general coverage clauses
- B. Warn Alexandre that no insurer covers activities such as mountain climbing, which are considered legal exclusions under the Civil Code of Quebec
- C. Check and explain the policy's exclusion clauses, because the insurer could turn down the claim if Alexandre dies while mountain climbing
- D. Specify that the Charter of Human Rights and Freedoms only allows exclusions based on age, gender, or civil status in insurance contracts

Answer: C

Explanation:

Comprehensive and Detailed In-Depth Explanation: Antoine's duty as an insurance representative, per the Distribution Act (Sections 16-18) and Civil Code (Article 2408), includes assessing Alexandre's risk profile and explaining policy terms, especially exclusions. Mountain climbing is a high-risk activity that many insurers exclude or restrict, but this is not a blanket legal exclusion under the Civil Code (contrary to option A). Option B is correct: Antoine must review the specific policy's exclusion clauses and inform Alexandre that a claim could be denied if death occurs during mountain climbing, ensuring informed consent. Option C misinterprets the Quebec Charter (Sections 10-20), which prohibits discrimination but allows insurers to set risk-based exclusions (private contract freedom, Article 1378). Option D neglects Antoine's obligation to disclose material exclusions, risking misrepresentation. The Ethics and Professional Practice manual mandates full disclosure of risks and exclusions to uphold client trust and compliance.

References: Distribution Act, Sections 16-18; Civil Code of Quebec, Article 2408; Quebec Charter, Sections 10-20; Ethics and Professional Practice (Civil Law) Manual, Section on Disclosure Duties.

NEW QUESTION # 264

On February 15, 2015, Donald took out income replacement insurance with an accidental death and dismemberment rider of \$50,000 and a critical illness insurance rider of \$25,000. The policy was issued on April 1, 2015. On April 10, 2015, his doctor tells him that the results of a urine analysis carried out at the end of March reveal a serious anomaly and refers him to an emergency urologist. On April 20, Donald is diagnosed with cancer of the right kidney, which is due to be removed on April 26. But, two days before the procedure, Donald dies in a car accident. What benefit amount will the estate receive?

- A. \$0
- B. \$25,000
- C. \$75,000
- D. \$50,000

Answer: D

Explanation:

Comprehensive and Detailed Explanation:

AD&D pays \$50,000 for accidental death. CI (\$25,000) requires surviving a 30-day waiting period post-diagnosis (April 20 to May 20); Donald died on April 24, so no CI benefit (Chapter 1: Financial Protection Provided by Accident and Sickness Insurance).

Option A: Incorrect; AD&D applies.

Option B: Incorrect; CI not paid.

Option C: Correct; \$50,000 AD&D only.

Option D: Incorrect; CI not triggered.

Reference: LLQP Accident and Sickness Insurance Manual, Chapter 1: Financial Protection Provided by Accident and Sickness Insurance.

NEW QUESTION # 265

Which organization provides protection for holders of segregated fund contracts in Canada if the insurer becomes insolvent?

- A. Canadian Insurance Services Regulatory Organizations
- B. Assuris
- C. OmbudService for Life & Health Insurance
- D. Canadian Deposit Insurance Corporation

Answer: B

Explanation:

Assuris is the organization in Canada that provides protection to policyholders, including holders of segregated fund contracts, if their

insurance company becomes insolvent. LLQP guidelines state that Assuris ensures the continuation of certain benefits and provides a level of coverage to protect the assets within segregated fund contracts.

Assuris is specifically focused on protecting Canadian policyholders of life and health insurance products in cases of insurer insolvency, distinguishing it from organizations like the Canadian Deposit Insurance Corporation, which covers deposits at financial institutions.

NEW QUESTION # 266

Rhonda is a sixty-year-old biologist at the local university. She has two adult children Connor and Daniel. She meets her life insurance agent Todd to make sure that if something were to happen to her that everything would be taken care of. She has taken the initiative to have a will done that has all of her assets divided between her two children after any debts or taxes are settled. She knows her boys are not great with money so she names her friend Sandra as the executor.

One of the things that Rhonda is concerned about is the taxes that will be owed on her final tax return and thinks a life insurance policy would be a good idea to solve her issue.

What should Todd recommend while completing a life insurance policy to make sure that Rhonda's concerns are met?

- A. Name Sandra as the beneficiary and have her distribute the funds to Connor and Daniel.
- B. Name Connor and Daniel beneficiaries with Sandra as a trustee.
- C. Name Connor and Daniel beneficiaries with her estate as a contingent beneficiary.
- **D. Name her estate as the beneficiary**

Answer: D

Explanation:

Comprehensive and Detailed Explanation From Exact Extract:

If Rhonda wants the policy to be used for paying taxes on her estate, naming the estate as the beneficiary is the most appropriate option. The LLQP notes that naming the estate allows the proceeds to directly address estate liabilities, such as taxes, before distribution to heirs.

NEW QUESTION # 267

On February 5, Ayla started working at Larson Group Inc. as an administrative assistant. Larson Group offers all employees a group health, dental and life insurance plan that commences after a 3-month waiting period.

On April 7, Ayla felt ill and drove herself to the hospital. The doctor diagnosed two clogged arteries and performed an emergency surgery. Ayla was unable to work for 2 months, then died of complications on June

9. Will the group insurance plan pay the death benefit?

- A. Yes, because her group life coverage started on May 5.
- B. No, because Ayla did not provide the insurer with any proof of insurability.
- **C. No, because Ayla was not actively at work when the coverage started.**
- D. Yes, because she died of natural causes.

Answer: C

Explanation:

Group life insurance coverage often requires the employee to be "actively at work" on the day the coverage takes effect. Although Ayla's coverage would have started on May 5, she was not actively at work on that date due to her medical condition. Most group insurance policies have this requirement, and without meeting it, coverage typically does not commence. Therefore, Option C accurately reflects why the death benefit would not be paid.

NEW QUESTION # 268

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