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## **Free PDF Quiz 2025 Marvelous Accident-and-Health-or-Sickness-Producer: Maryland Accident and Health or Sickness Producer Series 20-24 Exam Pass4sure Study Materials**

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### **Maryland Insurance Administration Maryland Accident and Health or Sickness Producer Series 20-24 Exam Sample Questions (Q48-Q53):**

#### **NEW QUESTION # 48**

An insured's statements on an accident and health insurance application are deemed to be:

- A. Warranties
- B. General provisions
- C. Categorical
- **D. Representations**

**Answer: D**

Explanation:

Statements on applications (Insurance Article, § 12-206) are representations-factual assertions to the best of the insured's knowledge-where only material misrepresentations void a policy. Warranties are stricter and less common, while categorical and general provisions don't apply.

References: Maryland Insurance Article, § 12-206; MIA application rules.

#### **NEW QUESTION # 49**

Medical expense insurance typically EXCLUDES coverage for:

- A. Maternity care benefits
- **B. Expenses incurred for primarily cosmetic surgery**
- C. Hospital care extending past 30 days
- D. Hospital laboratory tests

**Answer: B**

Explanation:

Medical expense insurance covers necessary treatments like hospital stays, maternity care, and diagnostic tests, but excludes elective procedures such as primarily cosmetic surgery unless medically necessary (e.g., reconstructive surgery post-injury). Maryland law (Insurance Article, § 15-103) allows exclusions for non-essential services, aligning with standard practice where aesthetic surgeries like facelifts are not covered.

References: Maryland Insurance Article, § 15-103; MIA guidelines.

#### **NEW QUESTION # 50**

Which one of the following causes of death typically would be included under an accidental death rider attached to a life insurance policy?

- A. War or acts of war

- B. Automobile accidents resulting from the insured's negligence
- C. Illness or disease
- D. Intentionally self-inflicted injuries

**Answer: B**

Explanation:

Comprehensive and Detailed Step by Step Explanation:Accidental death riders provide additional benefits if the insured dies due to an unforeseen accident.

\* Automobile accidents resulting from the insured's negligence (D):Covered because negligence in driving does not disqualify the event from being an accident. The death must be directly and solely caused by the accident.

\* Intentionally self-inflicted injuries (A):Excluded as they are not accidental but intentional.

\* Illness or disease (B):Excluded as accidental death benefits do not apply to natural causes.

\* War or acts of war (C):Generally excluded under most policies as a specific clause addresses wartime risks.

References:Maryland Insurance Guidelines for Accidental Death Riders and Policy Exclusions, COMAR 31.09.04.

### NEW QUESTION # 51

Misrepresenting pertinent policy provisions relating to coverages after a loss is:

- A. A concealment in insurance applications
- B. An unfair claim settlement practice
- C. A violation of the principle of adhesion
- D. An unfair discrimination between individuals

**Answer: B**

Explanation:

Misrepresenting coverage post-loss (Insurance Article, § 27-303) is an unfair claims practice, deceiving claimants about benefits.

Concealment applies pre-policy, discrimination involves unequal treatment, and adhesion relates to contract terms, not claims.

References:Maryland Insurance Article, § 27-303; MIA claims practices.

### NEW QUESTION # 52

The Maryland Health Insurance Plan is designed to provide comprehensive health benefits for:

- A. Low-income residents of Maryland
- B. Children of low-income Maryland residents
- C. Senior citizens residing in Maryland
- D. Medically uninsurable Maryland residents

**Answer: D**

Explanation:

The Maryland Health Insurance Plan (MHIP, Insurance Article, § 15-1301) historically provided coverage for medically uninsurable residents rejected by private insurers, until phased out in 2014 by the ACA. It didn't target low-income (Medicaid), seniors (Medicare), or children (CHIP) specifically.

References:Maryland Insurance Article, § 15-1301 (historical); MIA MHIP documentation.

### NEW QUESTION # 53

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