

Virginia-Life-Annuities-and-Health-Insurance—100% Free Valid Exam Pass4sure | Pass-Sure Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Certification Dumps

Ch3 VA Life and Health Exam. Questions with accurate answers. 100% VERIFIED

Which of the following is true about the mandatory 10-day free look in a life insurance policy?

- A) It commences when the application is signed.
- B) It applies only to term life insurance policies.
- C) It is optional on all life insurance policies.
- D) It commences when the policy is delivered. - ✓✓ D) It commences when the policy is delivered.

Alexander has a policy with his ex-wife as its beneficiary. What provisions allows him to change the beneficiary to this new wife?

- A) Entire contract
- B) Payment of claims
- C) Change of beneficiary
- D) Absolute assignment - ✓✓ C) Change of beneficiary

The two types of assignments are:

- A) Complete and proportionate.
- B) Absolute and collateral
- C) Absolute and partial
- D) Complete and partial - ✓✓ B) Absolute and collateral

Absolute assigns the entire policy. Collateral assigns a part or all of the benefits.

Which of the following is an example of third-party ownership?

2025 Latest ActualPDF Virginia-Life-Annuities-and-Health-Insurance PDF Dumps and Virginia-Life-Annuities-and-Health-Insurance Exam Engine Free Share: https://drive.google.com/open?id=1360cwJfw5wlPB_FBgbqVbKnLHTzeFD8c

The Virginia Life, Annuities, and Health Insurance Examination Series 11-01 real dumps by ActualPDF that are available in three formats get updates every three months as per the feedback received from industry professionals. When you will buy the Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance pdf questions and practice tests, you can open and access them instantly. The Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Practice Tests software is also updated if the Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance certification exam content changes. You can download a free demo of Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance PDF dumps and practice software before buying.

Although it is not an easy thing for some candidates to pass the exam, but our Virginia-Life-Annuities-and-Health-Insurance question torrent can help aggressive people to achieve their goals. This is the reason why we need to recognize the importance of getting the test Virginia-Life-Annuities-and-Health-Insurance certification. If you have any doubt about our products that will bring a lot of benefits for you. The trial demo of our Virginia-Life-Annuities-and-Health-Insurance question torrent must be a good choice for you. By the trial demo provided by our company, you will have the opportunity to closely contact with our Virginia-Life-Annuities-and-Health-Insurance exam torrent, and it will be possible for you to have a view of our products.

Virginia-Life-Annuities-and-Health-Insurance Certification Dumps - Braindumps Virginia-Life-Annuities-and-Health-Insurance Torrent

With the development of society, the Virginia-Life-Annuities-and-Health-Insurance certificate in our career field becomes a necessity for developing the abilities. Passing the Virginia-Life-Annuities-and-Health-Insurance and obtaining the certificate may be the fastest and most direct way to change your position and achieve your goal. And we are just right here to give you help. Being considered the most authentic brand in this career, our professional experts are making unremitting efforts to provide our customers the latest and valid Virginia Insurance License exam simulation.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q90-Q95):

NEW QUESTION # 90

An immediate annuity:

- A. Normally permits tax-deductible contributions
- B. May be purchased in installments
- C. Pays a lump sum benefit to the annuitant
- D. Lacks an accumulation period

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* An immediate annuity (C) begins payments shortly after a single premium is paid, lacking an accumulation period (the phase where funds build up, typical in deferred annuities).

* Option A (installments) applies to deferred annuities. Option B (lump sum) is not standard; annuities pay periodically. Option D (tax-deductible) is false; contributions are not deductible unless part of a qualified plan, not typical for immediate annuities.

The Virginia study guide defines an immediate annuity as one purchased with a single premium, with payments starting within one year, bypassing an accumulation phase. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Annuities."

NEW QUESTION # 91

In long-term care insurance, the guarantee of insurability option provides the insured with the ability to:

- A. Purchase additional insurance at a later date
- B. Extend coverage under the policy for the insured's lifetime
- C. Keep the same premium for the entire contract period
- D. Replace the policy at any time with one from a different insurer

Answer: A

Explanation:

Virginia Code § 38.2-5202 allows a guaranteed insurability option in LTC insurance, letting the insured buy additional coverage later (option A) without proving insurability, typically at set intervals or life events (e.g., inflation adjustment). Option B (replace with another insurer) isn't a policy feature; it's a market action.

Option C (lifetime extension) confuses with benefit periods, not insurability. Option D (fixed premium) relates to non-cancelable policies, not this rider. The study guide likely describes this with examples—e.g., adding \$1,000 monthly benefit at age 70—emphasizing future flexibility, making A the correct answer.

NEW QUESTION # 92

Coverage under a cancelable health insurance policy may be terminated by:

- A. The insurer only
- B. An arbitration committee
- C. The insured only

- D. Either the insured or the insurer

Answer: D

Explanation:

Virginia Code § 38.2-3508 defines a cancelable health policy as one either party—the insured or insurer—can terminate before its term ends, with notice (e.g., 30 days). Option C reflects this mutual right. Option A (insurer only) and option B (insured only) are too restrictive; cancelable policies aren't unilateral. Option D (arbitration committee) isn't a standard mechanism; cancellation follows policy terms, not third-party rulings.

The study guide likely contrasts cancelable with non-cancelable policies, using examples like an insurer canceling for nonpayment or an insured canceling due to better rates, making C the correct scope.

NEW QUESTION # 93

Claims settlement practices of insurers are regulated by:

- A. The National Association of Insurance Commissioners
- B. State insurance departments
- C. The Internal Revenue Service
- D. Claims adjusters

Answer: B

Explanation:

Virginia Code § 38.2-510 regulates unfair claim settlement practices, enforced by the State Corporation Commission's Bureau of Insurance—a state insurance department (option D). This includes timely claim processing and fair payment, with penalties for violations. Option A (IRS) oversees tax compliance, not insurance claims. Option B (NAIC) develops model laws and guidelines (e.g., Unfair Claims Settlement Practices Act), but lacks enforcement power; states adopt and regulate these standards. Option C (claims adjusters) are practitioners, not regulators. The study guide likely emphasizes Virginia's Bureau as the authority, citing examples like investigating delayed claims, aligning with state-level oversight under § 38.2-200 et seq., making D the correct regulator.

NEW QUESTION # 94

A health maintenance organization (HMO) must offer emergency health services:

- A. Sixteen hours a day, six days per week
- B. Sixteen hours a day, seven days per week
- C. Twenty-four hours a day, six days per week
- D. Twenty-four hours a day, seven days per week

Answer: D

Explanation:

Virginia Code § 38.2-4306 mandates that Health Maintenance Organizations (HMOs) provide comprehensive health services, including emergency care, as a core benefit. Emergency services must be available 24 hours a day, 7 days a week (option D) to ensure immediate access to life-saving treatment, aligning with federal and state standards (e.g., ACA requirements under 42 CFR § 422.113). This reflects the HMO's obligation to cover urgent needs—e.g., a heart attack at 2 a.m.—via in-network facilities or out-of-network reimbursement if necessary. Option A (16 hours, 6 days) and Option B (16 hours, 7 days) fall short of the continuous access requirement, limiting coverage unreasonably. Option C (24 hours, 6 days) excludes one day, contradicting the nonstop mandate. The study guide likely emphasizes this 24/7 rule in an HMO benefits section, with examples like ER visits covered anytime, making D the correct standard. This ensures HMOs meet Virginia's consumer protection goals under § 38.2-4300 et seq., distinguishing them from less comprehensive plans.

NEW QUESTION # 95

.....

By offering the most considerate after-sales services of Virginia Life Annuities and Health Insurance exam torrent materials for you, our whole package services have become famous and if you hold any questions after buying Virginia Life, Annuities, and Health Insurance Examination Series 11-01 prepare torrent, get contact with our staff at any time, they will solve your problems with

enthusiasm and patience. They do not shirk their responsibility of offering help about Virginia-Life-Annuities-and-Health-Insurance Test Braindumps for you 24/7 that are wary and considerate for every exam candidate's perspective. Understanding and mutual benefits are the cordial principles of services industry. We know that tenet from the bottom of our heart, so all parts of service are made due to your interests.

Virginia-Life-Annuities-and-Health-Insurance Certification Dumps: https://www.actualpdf.com/Virginia-Life-Annuities-and-Health-Insurance_exam-dumps.html

This will help you evaluate your readiness to take up the Virginia-Life-Annuities-and-Health-Insurance Certification Dumps Certification, as well as judge your understanding of the topics in Software Testing. Our Virginia-Life-Annuities-and-Health-Insurance training materials are created by professional writer which are more secure than other enterprises, The software by ActualPDF gives the candidates the results and progress reports to help them monitor their performance for the Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance exam, Passing Virginia-Life-Annuities-and-Health-Insurance actual test is not so easy and need to spend much time to prepare for exams, that's why so many people need professional advice for Virginia-Life-Annuities-and-Health-Insurance study guide.

Types of Moving Graphics, Icons throughout Virginia-Life-Annuities-and-Health-Insurance the book alert the reader to these valuable resources, This will help you evaluate your readiness to take up the Virginia Insurance License Certification, Virginia-Life-Annuities-and-Health-Insurance Latest Exam Papers as well as judge your understanding of the topics in Software Testing.

Stay Updated with ActualPDF Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Questions

Our Virginia-Life-Annuities-and-Health-Insurance Training Materials are created by professional writer which are more secure than other enterprises, The software by ActualPDF gives the candidates the results and progress reports to help them monitor their performance for the Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance exam.

Passing Virginia-Life-Annuities-and-Health-Insurance actual test is not so easy and need to spend much time to prepare for exams, that's why so many people need professional advice for Virginia-Life-Annuities-and-Health-Insurance study guide.

According to the feedbacks of previous customers who bought our Virginia-Life-Annuities-and-Health-Insurance exam study material , the passing rate of our study material reaches up to 98%, even to 100%, please be assured the purchase.

- 100% Pass Quiz Unparalleled Valid Virginia-Life-Annuities-and-Health-Insurance Exam Pass4sure: Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Certification Dumps □ Search for 『 Virginia-Life-Annuities-and-Health-Insurance 』 on 「 www.vceengine.com 」 immediately to obtain a free download □ Reliable Virginia-Life-Annuities-and-Health-Insurance Exam Simulations
- Free PDF Quiz 2025 Marvelous Virginia Insurance Valid Virginia-Life-Annuities-and-Health-Insurance Exam Pass4sure □ Download ➡ Virginia-Life-Annuities-and-Health-Insurance □ for free by simply entering (www.pdfvce.com) website □ Virginia-Life-Annuities-and-Health-Insurance Latest Dumps Pdf
- Valid Dumps Virginia-Life-Annuities-and-Health-Insurance Pdf □ Valid Virginia-Life-Annuities-and-Health-Insurance Test Topics □ Valid Dumps Virginia-Life-Annuities-and-Health-Insurance Pdf □ Search on (www.prep4away.com) for “Virginia-Life-Annuities-and-Health-Insurance” to obtain exam materials for free download □ New Virginia-Life-Annuities-and-Health-Insurance Test Notes
- New Virginia-Life-Annuities-and-Health-Insurance Exam Practice ↴ Valid Dumps Virginia-Life-Annuities-and-Health-Insurance Pdf □ Reliable Virginia-Life-Annuities-and-Health-Insurance Test Question □ Go to website ⇒ www.pdfvce.com ⇄ open and search for ➤ Virginia-Life-Annuities-and-Health-Insurance □ to download for free □ □ Reliable Virginia-Life-Annuities-and-Health-Insurance Test Question
- 100% Pass Quiz Unparalleled Valid Virginia-Life-Annuities-and-Health-Insurance Exam Pass4sure: Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Certification Dumps □ Search for □ Virginia-Life-Annuities-and-Health-Insurance □ and download it for free immediately on [www.passcollection.com] □ Virginia-Life-Annuities-and-Health-Insurance Reliable Cram Materials
- Virginia-Life-Annuities-and-Health-Insurance Prep Guide □ Virginia-Life-Annuities-and-Health-Insurance Passleader Review □ New Virginia-Life-Annuities-and-Health-Insurance Test Notes □ Simply search for ▶ Virginia-Life-Annuities-and-Health-Insurance ↲ for free download on ➡ www.pdfvce.com □ □ □ □ Virginia-Life-Annuities-and-Health-Insurance Latest Test Online
- Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Questions Updates Are Free For 1 year □ Search for ▷ Virginia-Life-Annuities-and-Health-Insurance ↲ and download exam materials for free through 【 www.prep4sures.top 】 □ Virginia-Life-Annuities-and-Health-Insurance Dumps Questions
- Reliable Virginia-Life-Annuities-and-Health-Insurance Exam Simulations □ Virginia-Life-Annuities-and-Health-Insurance Exam Dumps Provider □ Virginia-Life-Annuities-and-Health-Insurance Exam Dumps Provider □ Search for □ Virginia-

Life-Annuities-and-Health-Insurance □ and download it for free on { www.pdfvce.com } website □Virginia-Life-Annuities-and-Health-Insurance Latest Dumps Pdf

- Distinguished Virginia-Life-Annuities-and-Health-Insurance Learning Quiz Shows You Superb Exam Dumps - www.passcollection.com □ Open 「 www.passcollection.com 」 enter ➡ Virginia-Life-Annuities-and-Health-Insurance □ and obtain a free download □Guide Virginia-Life-Annuities-and-Health-Insurance Torrent
- Use Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance PDF Dumps to Prepare in a Short Time □ Enter ⚡ www.pdfvce.com □*□ and search for ▶ Virginia-Life-Annuities-and-Health-Insurance ▲ to download for free □Virginia-Life-Annuities-and-Health-Insurance Prep Guide
- Virginia-Life-Annuities-and-Health-Insurance Prep Guide □ Virginia-Life-Annuities-and-Health-Insurance Exam Dumps Provider □ New Virginia-Life-Annuities-and-Health-Insurance Test Notes □ Open 【 www.vceengine.com 】 enter ➡ Virginia-Life-Annuities-and-Health-Insurance □□□ and obtain a free download □Reliable Virginia-Life-Annuities-and-Health-Insurance Test Question
- 卡司特天堂.官網.com, www.stes.tyc.edu.tw, marciealfredo.pointblog.net, www.stes.tyc.edu.tw, pct.edu.pk, pct.edu.pk, digitalpremiumcourse.com, deenseekho.com, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, myportal.utt.edu.tt, bbs.tc167.com, Disposable vapes

2025 Latest ActualPDF Virginia-Life-Annuities-and-Health-Insurance PDF Dumps and Virginia-Life-Annuities-and-Health-Insurance Exam Engine Free Share: https://drive.google.com/open?id=1360cwJfw5wlPB_FBgbqVbKnLHTzeFD8c