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## Virginia-Life-Annuities-and-Health-Insurance Unlimited Exam Practice, Virginia-Life-Annuities-and-Health-Insurance Testdump

If you're looking to advance your career, passing the Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Certification Exam is crucial. As with any certification exam, success requires time and effort. While there are many online study materials available, not all of them are accurate or reliable. Many professionals struggle with managing their time and studying effectively, making it difficult to pass the Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) Exam.

## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q91-Q96):

### NEW QUESTION # 91

The unwritten authority of an agent to perform incidental acts necessary to fulfill the purpose of the agency agreement is:

- A. Express authority
- **B. Implied authority**
- C. Nonexistent
- D. Mandated authority

**Answer: B**

Explanation:

The concept of agency authority is foundational in Virginia insurance law, derived from general agency principles and reflected in Title 38.2, Chapter 18. Express authority is explicitly granted in the agency agreement (e.g., soliciting and binding coverage), per Virginia Code § 38.2-1800 et seq. Implied authority, however, is not written but assumed to be necessary for carrying out express duties-such as scheduling client meetings or collecting initial premiums-unless restricted by the insurer. "Mandated authority" (option B) is not a recognized term in Virginia insurance regulations or study materials. Option C (express authority) is incorrect because it's explicitly stated, not unwritten. Option D (nonexistent) denies the presence of authority, which contradicts the question's premise. The Virginia Life, Annuities, and Health Insurance study guide likely highlights implied authority as a key concept for agents' day-to-day operations, making A the correct answer.

#### NEW QUESTION # 92

False advertising regarding insurance policies would be found in all of the following EXCEPT:

- A. Benefits under a policy being misrepresented
- B. Past dividends paid on a policy being exaggerated
- C. Policy benefits being compared with a competitor's
- D. An insurance policy being represented as a share of stock

**Answer: C**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* False advertising includes exaggerating dividends (A), misrepresenting benefits (B), or claiming a policy is a stock (C), all deceptive practices.

\* Comparing benefits with a competitor (D) is permissible if accurate and not misleading, thus not inherently false advertising. The Virginia study guide, per state law, prohibits deceptive advertising but allows factual comparisons with competitors, provided they are truthful. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Unfair Trade Practices."

#### NEW QUESTION # 93

Including a guaranteed insurability rider on a life insurance policy means that:

- A. The policyowner may purchase additional life insurance periodically without proving insurability.
- B. The company will require evidence of insurability for any future purchase of life insurance.
- C. Any extra premium charged for a health impairment will be discontinued if standard insurability is proved later.
- D. The original policy was sold on a non-medical basis.

**Answer: A**

Explanation:

Virginia Code § 38.2-3209 allows a guaranteed insurability rider, enabling the policyowner to buy additional coverage at specified intervals (e.g., every 3 years or life events like marriage) without proving insurability.

Option D matches this definition. Option A is unrelated; non-medical underwriting isn't implied. Option B contradicts the rider's purpose, which waives insurability proof. Option C is false; premium adjustments aren't part of this rider. The study guide describes this rider as a planning tool for future needs, confirming D.

#### NEW QUESTION # 94

What are long-term care insurance "ADL's"?

- A. Aggregate dollar limits
- B. Activities of daily living
- C. Approved doctor lists
- D. Aggregate days limitation

**Answer: B**

Explanation:

Virginia Code § 38.2-5200 defines ADLs (Activities of Daily Living, option C) as essential tasks-e.g., bathing, dressing, eating-used to determine LTC benefit eligibility (typically inability to perform 2 of 6).

Option A (aggregate dollar limits) refers to coverage caps, not ADLs. Option B (aggregate days limitation) might confuse with

elimination periods, not ADLs. Option D (approved doctor lists) relates to provider networks, not functional criteria. The study guide likely details ADLs with examples-e.g., needing help with mobility-emphasizing their role in claims, making C the correct term.

#### NEW QUESTION # 95

What is often payable to a life insurance policyowner when a medical condition drastically limits the insured's life expectancy?

- A. Reduced paid-up insurance
- B. Extended term insurance
- C. Accelerated death benefit
- D. Death benefit

**Answer: C**

Explanation:

Virginia Code § 38.2-3117.1 permits life insurance policies to include an accelerated death benefit (ADB) provision, allowing the policyowner to receive a portion of the death benefit early if the insured is diagnosed with a terminal illness (typically less than 12-24 months life expectancy, per policy terms). Option B correctly identifies this benefit, often used for medical expenses or quality-of-life needs. Option A (death benefit) is paid only upon death, not during life, so it's incorrect here. Option C (reduced paid-up insurance) is a nonforfeiture option converting cash value to a smaller, paid-up policy, unrelated to terminal illness. Option D (extended term insurance) uses cash value to extend term coverage, also not tied to life expectancy triggers.

The study guide likely details ADB as a modern feature addressing critical health scenarios, distinguishing it from standard death benefits or nonforfeiture options, confirming B as the accurate choice.

#### NEW QUESTION # 96

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