
FLORIDA 215 STUDY GUIDE TEST QUESTIONS WITH ANSWERS GRADED A+ 2025/2026

A company that is incorporated in Florida and is conducting business in Florida is considered _____ insurer - Domestic

Peter is insured under a 500,000 life insurance policy, and his wife Jennifer are instantly killed in an accident. Under the Uniform Simultaneous Death Act, to whose estate would the proceeds be paid ? - Divided equally between the both estates

Jane age 25 has just purchased a 20-pay whole life policy. When she turns 45, she will:
- Cease paying premiums

Who designates the beneficiary of the life insurance policy? - Policyowner

Brokers represent _____; agents represent _____. - Insured, insurers

Grandparents purchase a life insurance for their grandchildren, for whom they are the legal guardians. Both perish in an accident some time later. Who collects the death benefits ? - No one, the insured

Which government legislation stipulates that an applicant for insurance must be informed that a consumer report may be requested? - Fair Credit Reporting Act

The nonforfeiture options are, except - Extended Term Option

The free look provision for life insurance policies is _ days from policy delivery. - 14

To provide a safeguard for insureds, most major medical policies contain a _____ that limits the insured out of pocket expense. - Stop-loss feature

Which of the following elements are insurable risk ? - (All of the above)

The loss must be definitive and measurable

The loss must not be catastrophic

the loss must be due to chance

Which of the following types of insurance contracts are not considered valued contracts ? - Medical Expense Plans

Respite Care is the provision - Provides temporary relief to those who are caring for family members, who might otherwise require permanent placement in a facility outside the home.

All of the following death benefits are available under Social Security EXCEPT : - Welfare benefits

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