

# Texas Health and Life Insurance Exam With Answers 2024

Why does an insurer have a 2-year suicide clause?

- a) because the commissioner of insurance requires it.
- b) suicide is never paid for in life insurance.
- c) to prevent payment of an immediate claim for a person contemplating suicide.
- d) to help an insurer be more profitable. -

✓ Answer: C

To prevent payment of an immediate claim for a person contemplating suicide.

Which of these could the owner of a life insurance policy do when there is a collateral assignment?

- a) determine how the dividends are used.
- b) cash surrender the policy.
- c) obtain another loan.
- d) cancel the policy. -

✓ Answer: A

Determine how the dividends are used.

When only the insurer is allowed to alter an insurance contract, the clause that provides this is called?

- a) ownership
- b) entire contract
- c) consideration
- d) incontestable -

✓ Answer: B

Entire contract

Which of these is required to reinstate a lapsed policy?

- a) obtain a loan
- b) fill out a new application
- c) pay a late fee
- d) provide evidence of insurability -

✓ Answer: D

Provide evidence of insurability

The insuring clause in an adjustable life policy has all the following EXCEPT?

- a) insured
- b) insurer
- c) amount of premium
- d) amount of death benefit -

✓ Answer: C

Amount of premium

Which of the following cannot request or make a change to alter a life insurance policy?

# Life Insurance Study Guide For Texas

**M Tight**



## **Life Insurance Study Guide For Texas:**

## Unveiling the Magic of Words: A Report on "**Life Insurance Study Guide For Texas**"

In a world defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their ability to kindle emotions, provoke contemplation, and ignite transformative change is really awe-inspiring. Enter the realm of "**Life Insurance Study Guide For Texas**," a mesmerizing literary masterpiece penned with a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve into the book's central themes, examine its distinctive writing style, and assess its profound impact on the souls of its readers.

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**elmer the patchwork elephant free teaching resources** - Oct 07 2023

web elmer elmer the elephant by david mckee has been a children s classic for years as have his other elmer stories and tells the story of a patchwork elephant that goes on many adventures the early years eyfs and key stage 1 ks1 resources here aim to support your teaching of this wonderful story and include craft activities games