

Life Health Insurance Practice Test Questions and Answers

1. What is the grace period for premium payments in most life insurance policies?

- A) 10 days
- B) 20 days
- C) 30 days
- D) 45 days

2. Which type of life insurance policy builds cash value?

- A) Term life insurance
- B) Whole life insurance
- C) Group life insurance
- D) Credit life insurance

3. What does the term "pre-existing condition" mean in health insurance?

- A) A condition that develops after policy issuance
- B) A medical condition that existed before coverage began
- C) A condition covered only by group insurance
- D) A hereditary disease

4. What is the elimination period in disability insurance?

- A) The time before benefits begin
- B) The maximum benefit period
- C) The premium payment period
- D) The policy renewal period

Answers: 1-C 2-B 3-B 4-A

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