Utah Life Accident and Health Insurance License Exam Manual

Section: Utah Insurance Exams • **Total Questions:** 10 • **Format:** Verified Q&A

1. The overall authority of an insurance producer includes all of the following EXCEPT

(A) apparent authority
(B) express or specific authority
(C) implied authority
(D) residual authority

2. Which expenses are covered by Medicare Part D?

(A) Medical
(B) Hospital
(C) Prescription drug
(D) Dental

3. Each of the following is an eligible coverage part of the Commercial Package Policy EXCEPT

(A) Boiler and machinery
(B) Commercial crime
(C) Workers compensation
(D) Commercial auto

4. The principal feature of disability income insurance is

(A) a surgical fee schedule
(B) payment of medical expense due to accidents
(C) payment of hospital room expense
(D) protection of lost wages

5. Which one of the following is true concerning the premises and operations liability coverage of the Commercial General Liability Policy

(A) It can be eliminated by endorsement
(B) Coverage is not available on a claims-made basis
(C) Bodily injury to the named insured on the named insured's premises is covered
(D) Coverage is provided for bodily injury and property damage liability

6. The entire contract clause in a life insurance policy states that the complete contract between the insurer and the policy owner usually consists of the policy and the

(A) conditional premium receipt
(B) attached application
(C) waiver of premium rider
(D) declaration page

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7. Which feature in a long-term care insurance policy is designed specifically to provide benefits at × when family members need a break from caring for the insured?

(A) Respite care
(B) Skilled nursing facility care
(C) Custodial facility care
(D) Home health care

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8. Which of the following statements about the certificate of insurance is true?

(A) It is a binding contract between the employee and the insurer
(B) It serves as evidence of an employee's coverage
(C) It is issued to the employer
(D) It is used only when accidental death benefits are provided

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9. To have 'an insurable interest' in the life of another person, an individual MUST have a reasonable expectation of

(A) gaining economically by the death of the other person
(B) continuing on good terms with the other person
(C) benefiting from the other person's continued life
(D) seeing the other person survive to normal life expectancy

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10. Which of the following statements is true about a decreasing term life insurance policy?

(A) The face amount of the policy remains constant throughout the policy period, but the premium decreases
(B) The face amount of the policy remains level for five years and then decreases during the remainder of the policy period
(C) The face amount of the policy decreases throughout the policy period
(D) The face amount of the policy increases during the policy period, but the premium decreases

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