
12-GA-05 Life, Accident & Sickness Agent Exam

Total 500 plus [Questions & Answers with Full Explanations]

1. Waiver of Premium and Waiver of Monthly Deduction

Q1. Which rider waives premium payments if the insured becomes totally disabled?

- A. Guaranteed Insurability
- B. Waiver of Premium
- C. Payor Benefit
- D. Term Rider

Correct Answer: B

Explanation: The waiver of premium rider is designed to cancel future premium payments if the insured becomes totally disabled, ensuring that the policy remains in force without further payment.

Q2. The waiver of monthly deduction rider is most similar to the waiver of premium rider, except it typically applies to:

- A. Policies with monthly premium payments only.
- B. Policies that convert term insurance to permanent insurance.
- C. Situations where the payor becomes disabled.
- D. Riders that increase the death benefit over time.

Correct Answer: A

Explanation: The waiver of monthly deduction rider functions similarly to the waiver of premium rider but is structured for policies that require monthly premium payments.

Q3. Under a waiver of premium rider, which condition must generally be met for the benefit to be activated?

- A. Partial disability lasting less than 90 days.
- B. Total and permanent disability as defined by the policy.
- C. A temporary inability to work for 30 days.
- D. Any injury resulting in hospitalization.

Correct Answer: B

Explanation: Typically, the rider is triggered when the insured meets the policy's definition of total and permanent disability. Temporary or partial disabilities usually do not qualify.

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