

# NY state insurance license practice exam questions/answers

Under what circumstance does an accident and health insurer have the right to request an autopsy?

1. When the claim exceeds an amount specified in the policy
2. When 2 days have passed after death
3. When not prohibited by state law
4. When consent is given by the beneficiary - ANS3. When not prohibited by state law

Which of the following accurately describes the "time limit on certain defenses"?

1. After a stated period of time, claims cannot be denied due to material misrepresentation on the application
2. All claims can be disputed after two years
3. An insured cannot file a lawsuit within 90 days of the claim being filed
4. The right to return an accident and health policy must be within 10 days of policy delivery - ANS1. After a stated period of time, claims cannot be denied due to material misrepresentation on the application

Patrick purchased a long-term care policy. He has a health condition for which medical treatment was recommended by a physician within 6 months prior to the policy's effective date. This condition is called a(n)

1. antecedent condition
2. pre-existing condition
3. hazardous condition
4. grandfathered condition - ANS2. pre-existing condition

Which of the following describes coverage for the Medicare Part B coinsurance?

# Nys Insurance Agent Test Study Guide

**Rachel S Tattersall**



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