

**XCEL FLORIDA LIFE AND HEALTH EXAM SIMULATOR
LATEST 2025/ 2026 ACTUAL EXAM WITH COMPLETE
QUESTIONS AND CORRECT DETAILED ANSWERS
(100% VERIFIED ANSWERS) |ALREADY GRADED A+|
||LATEST EXAM!!!!|| ||BRANDNEW!!!!||**

What type of insurance company is domiciled in England, but conducts business in Florida? - Answer-Alien

The minimum age at which a person can sign a life insurance application is - Answer-15 Years

In Florida, monthly-premium health insurance policies must provide a grace period of at least - Answer-10 days

W gave W's age as 50 when W purchased a Life policy. At the time of W's death seven years later, the company discovered W's true age at issue had been 59. What would the normal procedure be under the misstatement of age provision in regard to the payment of the death claim? - Answer-The proceeds would be reduced based on whatever the premium would have been if purchased at age 59

In Florida, which of the following practitioners normally do NOT receive payment from health insurance policies? -

Answer-Naturopaths

What are adjustable rates for life policy loans in Florida based on? - Answer-Moody's corporate bond index

S takes out a health insurance policy which contains a provision that states that the agent does not have the authority to change the policy or waive any of its provisions. Which health policy provision is this? - Answer-Entire Contract

An example of false advertising would be - Answer-An insurer exaggerating its dividends in a magazine advertisement

Which of the following acts is an agent NOT authorized to do on behalf of an insurer? - Answer-Authorize claim payments

The coordination of benefits (COB) provision exists in order to - Answer-avoid duplication of benefit payment

Which of the following can an agent provide to help a prospective client understand and purchase the most appropriate product? - Answer-Buyer's guide

Which of the following employees may NOT be excluded from a group life plan? - Answer-Full-time employees AFTER the probationary period

The free-look period for all qualified Long-term care policies sold in Florida is ___ days. - Answer-30

Under Florida law, which of the following provisions is NOT required in a Medicare Supplement policy? - Answer-Limitation on pre-existing conditions for up to 12 months, it would be correct if it was 6 months.

Which of the following is considered to be misrepresentation? - Answer-An agent guaranteeing a policy's dividends

Upon reaching the limiting age, a disabled child may extend their health insurance coverage as a dependent -

Answer-only if the child is incapable of employment and chiefly dependent on the policyowner

What do Dread Disease policies cover? - Answer-A specific disease or illness

What do families pay that are covered by the Florida Healthy Kids Corporation - Answer-A portion of the premium

Which of the following is NOT required in the Outline of Coverage for a health insurance policy? - Answer-Projection of the policy's future costs

In what year was The Florida Office of Financial Regulation (OFR) created? - Answer-2003

Which of the following MUST be included in a Medicare Supplement policy's Outline of Coverage? - Answer-The policy's limitations and exceptions