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# Missouri Life and Health Insurance Questions & Answers!!

Insurance transaction includes: -ANSWER By mail or other means:

- Solicitation
- Negotiation
- Sale
- Advising an individual about coverage

Elements of a legal contract -ANSWER -Agreement (offer and acceptance)

- Consideration
- Competent parties
- Legal purpose
- Negotiation does NOT need to happen

Who make the offer in an insurance application -ANSWER - Applicant

When does acceptance take place -ANSWER - An insurers underwriter approves the application and issues a policy

The binding force in any contract -ANSWER - Consideration

- insurer promises to pay in the event of a loss

Contract of adhesion -ANSWER - Prepared by the insurer and accepted or rejected by the insured

- "Take it or leave it" basis

Insurance contracts are -ANSWER - Aleatory

- exchange of unequal amounts of values

Unilateral contract -ANSWER - only one of the parties is legally bound

- "one-way contract"

"When does an insurance policy go into effect" -ANSWER - When the insured receives it

Conditional contract -ANSWER - certain conditions must be met by the policy owner

Warranty -ANSWER - An absolutely true statement upon upon which the validity of the insurance policy depends

Representations -ANSWER - Statements believed to be true

# Missouri Life And Health Insurance Exam Study Guide

**EW Minium**



## **Missouri Life And Health Insurance Exam Study Guide:**

**Missouri Life Insurance Exam General Knowledge Review Questions & Answers** Mike Yu, Examreview, 2024-06-10

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**Missouri Accident & Health Insurance Exam General Knowledge Review Questions & Answers** MIKE. EXAMREVIEW. YU, Examreview, 2024-06-13

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State Medical Association,1924  
*Insurance Sales* ,1989

**The Library Journal Book Review** ,1973

The Weekly Underwriter ,1883

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