



## Competency Test



Life And  
Critical  
Illness

### Eligibility

1. What is the Maximum age a client can be covered up to for a Life policy?

69    79    80    95

2. What is the Maximum age a client can be covered up to for a CIC policy?

69    79    80    95

3. Will a policy be accepted if the client has had a heart attack in the last 6 months?

Yes    No

4. Can a client set up a policy on behalf of someone else, such as a spouse?

Yes    No

5. If a client has existing life cover which they do not intend to cancel worth £2,000,000 are they eligible to take out a policy?

Yes however further information will be requested

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6. If the client works in a cherry picker which operates at 16m for 4 hours a week would they be eligible?

Yes    No

7. The client is a fisherman. Further questions will be asked such as type of fishing etc. After completing this, what will the majority of these answers cause the policy to do?

Accept    Decline    Refer

8. The client had a 2 month holiday in Kenya 16 months ago. What will happen to the policy?

Accepted    Declined    Referred

9. The client is applying for a mortgage protection policy with CIC. He regularly takes part in BMX jumping. Would this need to be declared?

Yes    No

10. The client is 5'1 tall, with a weight of 18 stones. What is the likely outcome of this?

Accepted    Declined    Referred

11. The client is applying for a term assurance policy in November. He intends to go on a one off canal boating holiday in August. Would this need to be declared ?

Yes    No

Type of cover and additional cover.

12. The client wishes to take a policy over 20 years and have a payout of £100,000 throughout the term of the policy, which type of policy should you select?

LTA     DTA

13. The client has an interest only mortgage for £96,000 with 20 years remaining. Would a DTA Mortgage assurance policy be suitable?

Yes     No

14. The client has a concern that if they were made redundant they would not be able to cover the costs of their policy. What is an option that may be of interest to them?

Indexation     Waiver     Critical Illness Cover

15. If you were to process a DTA policy under standard terms (system defaults), by how much would the policy decrease each year?

6%     8%     10%     15%

16. On a term assurance what cover is included as standard?

Critical Illness     Terminal Illness     Waiver

17. The client wishes to ensure their sum assured increases with inflation. What option should be selected?

Waiver     Indexation

18. The client is concerned from a family history of kidney failure. Which option would he be able to take out which would cover him if he was ever diagnosed with this?

Terminal Illness     Critical Illness

19. The client to have surgery under the advice of their hospital consultant following the diagnosis of ductal carcinoma in situ of the breast. They have a standard cic policy- what would the policy pay out?

L and G will pay the lower of: 25% of the amount of cover or £25,000

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20. The client is requiring treatment for low grade prostate cancer. Cover is included in the client's policy schedule, but how much are they covered for?

L and G will pay the lower of: 25% of the amount of cover or £25,000

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21. How long would the client need to be out of work for the waiver to kick in?

4 months      6 months      instantly

22. If the client has indexation, how much notice would they be given of an increase in premium/amount of cover?

28 days      3 Months      6 Months

Child Cover

23. A relevant child is hit by a car and admitted into hospital. They remain in the hospital for 29 days. What is the amount paid out for the child, if at all?

£5,000

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24. Upon death of a relevant child, how much would we contribute towards the cost of a funeral?

£4,000

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25. The client has a critical illness policy – if they were diagnosed with a critical illness how much would we pay towards child care whilst they recovered

£1,000

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26. What is the age bracket for the client to qualify for the child care benefit mentioned in question 25?

Under 5 years old

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27. If a relevant child is diagnosed with a critical illness L and G will pay family accommodation benefit for every night the child spends in hospital for how long immediately after the diagnosis?

3 Months

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28. In relation to the question 27, what would be the amount received per night?

£50    £75    £100    £125    £150

29. What is the maximum amount that would be paid to the client in regards to any 1 claim?

£1000 £2000 £3000 Unlimited

30. The client's child is diagnosed with a critical illness. The cover is included within the policy schedule. What is the amount that is paid out?

L and G will pay the lower of: 50% of the amount of cover or £25,000

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#### Smoking and Drug Use

31. Please state the exact wording of the smoking question from OLP

During the last 12 months have you smoked any cigarettes, cigars, a pipe or used nicotine replacements? \*

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32. The client smoked a cigar at a wedding 3 months ago. He is usually a non smoker and this was a one off occasion. How would this be answered on OLP?

Yes-Regularly      Yes-Occasionally      None at all

33. The client smokes cannabis daily. Would this need to be declared on the application?

Yes      No

34. The client is a recovering Heroin addict. They have used Methadone during their rehabilitation, with the last dose being 62 months ago. Would this need to be declared?

Yes      No

35. The client is taking a daily course of prescribed steroids – would this need to be declared on the application?

Yes      No

36. The client drinks alcohol very rarely. How would you list this on OLP?

On Special Occasions Only

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37. The client recently attended an AA meeting following a recommendation from his GP. Would this be declared on the application?

Yes      No

38. The client advised she has used ketamine 7 years ago. Should this be listed on the policy application?

Yes      No

39. Client advises he drinks alcohol on a weekly level – you are listing the amount. Should this be done on:

The number of days he drinks per week

The number of units consumed

The number of drinks he has per week

40. The client was advised by his manager at work that he should reduce his alcohol intake. Should this be declared on the application?

Yes No

Health and Medical

41. The client suffers from Tachycardia. Which area of the body would this refer to?

Lungs Brain Blood Heart

42. The client suffers from type 1 diabetes. How is this most commonly controlled?

Tablets

Insulin

Diet

43. The client had a nervous breakdown 16 years ago. Would you declare this on the application?

Yes No

44. The client tested negative for HIV 4 years ago. Would this affect the acceptance of her policy?

Yes No

45. The client suffers with Raynauds. What area of the body would this affect?

Lungs Brain Blood Heart

46. The client suffered with cystitis 6 years ago. Would this be listed on the application?

Yes No

47. The client had a vesical calculus 2 years ago. What area of the body would this affect?

Lungs Brain Kidney Heart Bladder

48. The client says they regularly suffers from UTI's. They do not feel comfortable telling you the full name of the condition as they are in public. What is this condition?

Urinary Tract Infections

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49. The client used to have regular headaches for which they received treatment. How long must they be symptom/medication free before this no longer needs to be declared on an application?

2Years

5 Years

10 years

50. The client had issues with ulcerative colitis in the past but has not had any symptoms for 3 years. Would this need to be declared on the application?

Yes No

51. The client advises they suffer from Reiter's Disease. What is this a form of?

Heart Disease

Cancer

Arthritis

Brain Tumour

52. The client advises that they formally suffered with Still's Disease but have had no symptoms for 4 years. Would this need to be listed on the application?

Yes No

53. What could be an associated symptom of Still's Disease? (Select 2)

Headaches

Kidney Problems

Breathing Problems

Blindness

54. The client has suffered from persistent pins and needles in the past. His last symptoms were 36 months ago. Should this be declared on the application?

Yes No

55. The client suffered from a pulmonary embolism last year. From the options below, what would be the symptom that could have indicated this?

Knee Pain

Chest Pain

Elbow Pain

Blood in the Stool

56. The client has been told by the gp they should have an mri scan. No date has been set but it is expected soon. Should this be declared on the application?

Yes No

57. The client has noticed she has had rectal bleeding over the past few weeks. She has not seen a doctor as yet so is unsure of the cause. Would you list this on the application?

Yes No

58. The client has had a mole on their shoulder for around 3 years. It hasn't bled or changed in appearance. Would this need to be listed on the application?

Yes    No

59. The client has had a cough for around a month – Should this be listed on the application?

Yes    No

60. The client noticed a lump on her neck around 5 weeks ago. She has not seen a doctor about it and thinks it's nothing. Should you list this on the application?

Yes    No

61. The clients step mother had bowel cancer at 59. Would you need to list this on the application?

Yes    No

62. The client's father suffers from alzheimer's and was diagnosed at 64. Would you need to include this on your application?

Yes    No

63. The client's brother was diagnosed with PKD at 47. What is this and should you list it on the application?

Polycystic Kidney Disease – Yes it should be listed

64. The client's sister was diagnosed with Steinert disease at age 39. Should this be listed on the application?

Yes    No

#### Clients Information

65. What details would the client need to provide so we could list their doctor on the application?

Doctors name and address

66. You have reached the banking details. The client is giving her husband's account details. – can you accept this and set up the policy?

Yes    No

67. After how long is the first payment taken from the clients account?

10 to 17 Days



68. How many digits should be in a Legal and General Policy number?

8      9      10      12

69. What are the 4 details you need to take when taking bank details?

Name of account holder, date for payments, sort code and account number

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70. The client is giving joint account details but his wife is not there. Can you still accept payment details?

Yes      No

71. The client is giving a previous L and G policy number. They cannot find the details on their documents. Which other place may they find the policy number?

Bank Statement

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