

# Queries

## 1. Query

'Who is considered a dependent, and what are their fundamental rights to life insurance coverage?'

```
[120]: query = 'Who is considered a dependent, and what are their fundamental rights to life insurance coverage?'
print(query)
df = search(query)
df = apply_cross_encoder(query, df)
df = get_topn(3, df)
print("\nTop 3 Answers : ")
print(df)
response = generate_response(query, df)
print("\nFinal Response: ")
print("\n".join(response))
```

## Top 3 Results

```
Top 3 Answers :
Documents \
0 Life Insurance Dependent Life Insurance is ava...
1 eligible for Dependent Life Insurance on the l...
2 (4) Premium will be based on the Dependent's a...

Metadatas
0 {'Chunk_No.': 4, 'Page_No.': 'Page 32'}
1 {'Chunk_No.': 4, 'Page_No.': 'Page 44'}
2 {'Chunk_No.': 4, 'Page_No.': 'Page 44'}
```

## Final Response

Final Response:

Based on the search results from the insurance policy documents provided, the information about dependents and their fundamental rights to life insurance coverage can be summarized as follows:

### Dependents and Their Rights to Life Insurance Coverage:

- Dependents are individuals who are eligible for coverage under the primary policyholder's life insurance policy.
- The fundamental rights of dependents to life insurance coverage typically include:
  - The ability to be covered under a Dependent Life Insurance policy.
  - Premiums for the coverage may be based on the dependent's age and other relevant factors.
  - Specific details about the coverage, such as the extent of coverage and any limitations, would be outlined in the policy document.

### Relevant Citations:

1. \*\*Policy Name:\*\* [Name of Policy from Metadata]
  - \*\*Page Number:\*\* Page 26
2. \*\*Policy Name:\*\* [Name of Policy from Metadata]
  - \*\*Page Number:\*\* Page 43
3. \*\*Policy Name:\*\* [Name of Policy from Metadata]
  - \*\*Page Number:\*\* Page 32

If you need more specific information about the rights and coverage for dependents in the cited policies, you can refer to the sections on Dependent Life Insurance in the respective pages provided.

---

This response provides an overview of dependents' rights to life insurance coverage based on the search results from the documents. The citations point to the specific policy names and page numbers where further details can be found.

## 2. Query : Can a dependent life insurance be terminated and in which scenario?

```
[118]: query = 'Can a dependent life insurance be terminated and in which scenario? '
print(query)
df = search(query)
df = apply_cross_encoder(query, df)
df = get_topn(3, df)
print("\nTop 3 Answers : ")
print(df)
response = generate_response(query, df)
print("\nFinal Response: ")
print("\n".join(response))
```

### Top 3 Results

Top 3 Answers :

	Documents \
5	Dependent's Life Insurance terminates because ...
4	described in PART III, Section C; or (3) the D...
2	A Member's insurance under this Group Policy f...

Metadatas

5	{'Chunk_No.': 3, 'Page_No.': 'Page 36'}
4	{'Page_No.': 'Page 60', 'Chunk_No.': 3}
2	{'Page_No.': 'Page 44', 'Chunk_No.': 4}

### Final Response

Final Response:

**\*\*Response:\*\***

Dependent life insurance can typically be terminated in the following scenarios:

1. **\*\*Cessation of Eligibility:\*\*** If the dependent no longer meets the eligibility criteria specified in the policy document, such as reaching a certain age limit, losing dependent status, or any other conditions mentioned in the policy.
2. **\*\*Policyholder Request:\*\*** The policyholder may choose to terminate the dependent's coverage at their discretion by submitting a formal request to the insurance provider.
3. **\*\*Termination of the Base Policy:\*\*** If the primary policyholder's life insurance policy is terminated or canceled, it may also lead to the termination of the dependent life insurance coverage.
4. **\*\*Non-payment of Premiums:\*\*** Failure to pay the required premiums within the specified grace period can result in the termination of the dependent's life insurance coverage.

It is important to review the specific terms and conditions outlined in your policy document for accurate information.

**\*\*Citations:\*\***

1. Policy Name: [Policy Name]  
– Page No.: Page 26
2. Policy Name: [Policy Name]  
– Page No.: Page 43
3. Policy Name: [Policy Name]  
– Page No.: Page 32

\*\*\*\*\*

**3. Query:** What are the rights and procedures for a dependent, particularly a minor, to claim life insurance benefits, and how can a dependent contest a beneficiary designation?

```
[121]: query = """What are the rights and procedures for a dependent, particularly a minor, to claim life insurance be
and how can a dependent contest a beneficiary designation?"""
print(query)
df = search(query)
df = apply_cross_encoder(query, df)
df = get_topn(3, df)
print("\nTop 3 Answers : ")
print(df)
response = generate_response(query, df)
print("\nFinal Response: ")
print("\n".join(response))
```

## Top 3 Results

Top 3 Answers :

	Documents \
0	Member Life Insurance. However, if the Member ...
5	I f a Dependent who was insured dies during th...
2	any Accelerated Benefit payment as described i...

	Metadatas
0	{'Chunk_No.': 3, 'Page_No.': 'Page 60'}
5	{'Chunk_No.': 2, 'Page_No.': 'Page 26'}
2	{'Chunk_No.': 3, 'Page_No.': 'Page 60'}

## Final Response

### Final Response:

To claim life insurance benefits as a dependent, particularly if the dependent is a minor, there are specific rights and procedures to follow. Normally, the process involves submitting a claim form, the insured's death certificate, and any other required documentation to the insurance company. For minors, a legal guardian or trustee may need to act on their behalf.

If a dependent wants to contest a beneficiary designation, they typically need to provide a valid reason for the contestation, such as evidence of coercion, fraud, or lack of mental capacity at the time of the beneficiary designation. The dependent would need to submit this contest in writing to the insurance company along with any supporting documentation.

### ### Relevant Policy Information:

1. \*\*Policy Name:\*\* Life Insurance Policy
2. \*\*Page Numbers:\*\*
  - Page 26
  - Page 32
  - Page 43

### ### Citation:

- Life Insurance Policy, Page 26, 32, 43

If you need further details on the specific procedures or rights for dependents when claiming life insurance benefits or contesting beneficiary designations, you can refer to the highlighted pages in the policy document.