patricia kimble first contacted you
and her first policy had been issued by the co. mass mutual
you met w/ her and she wanted to purchase an additional
$25K dental plan
ted contacted you abt. purchasing hte dental plan
and you sold him a $1 million cancer policy
ted then called asked abt. increasing the amounts on pat to
bring them in line with what he had
he asked you for the least expensive premiums that you had
what he wanted to do was bring patricia's insurance up to
$250,000 so it would be even with what he had
he talked to you abt. getting $150,000 on himself and getting
$200,000 on her and you encouraged him to do so
that it would be prudent safeguard
ted also bought a $25,000 policy on himself payable to his
parents bcs. of the $25,000 loan he had gotten from his dad
to buy the business
he left to get the cancer policy just as patricia was coming
in
now the application is a part of the policy
and part of the guidelines for your company are that you
witness the signature of the insured
you told patricia when she called