**Business Law**

**Family Law – Case Law**

**Insurance and Estate Planning**

**DIRECTIONS**: In each of the following hypothetical cases, make a decision and give an explanation pertaining to the facts given. List the page number where you found your answer.

1. Patrick Smith decides to purchase insurance on his best friend’s life because he knows that if his best friend dies, he will be depressed and will need to take a long vacation to recover. The money from the insurance would pay for the vacation. May Smith insure his fiend’s life for this purpose? Why or why not? Explain your answer. Page # \_\_\_\_\_\_\_

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1. Mitchell, angry with his wife, made a will leaving his entire estate to charity. Mitchell specifically wrote in the will that he intended to leave his wife nothing. Can Mitchell’s wife receive anything from Mitchell’s estate? Explain your answer. Page # \_\_\_\_\_\_\_

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1. Adele, a 16-year old singing sensation known throughout the United States, made a will leaving her large estate to her sister, Kathleen. Adele was in an automobile accident. For what legal reason did Adele’s parents inherit her estate rather than Kathleen? Explain your answer.

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1. Mary created a living will authorizing her son, Dylan, to tell doctors not to resuscitate her if she suffered a severe stroke. Unfortunately, that is what happened. Now Mary’s sister insists that Dylan cannot implement his mother’s wishes. Can the sister stop Dylan from carrying out his mother’s wishes as stated in the living will? Why or why not? Explain your answer.

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1. Keisha Bryant became angry with her son and tore up the original copy of her will, which had included a generous bequest to him. She made a new will, leaving him $1. After her death, her son tried to have the will voided in favor of the previous will, a copy of which was found among Bryant’s papers. Her daughter was not mentioned in either will. Can the son have the new will voided and does the daughter have any claim to the inheritance? Explain your answer.

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**DIRECTIONS**: In each of the following real-life cases, make a decision and give an explanation pertaining to the facts given.

1. The insured held an insurance policy issued by the defendant company, providing for double indemnity in case of accidental death. The insured died as a result of brain hemorrhage that resulted from a violent sneeze caused by sniffing chopped whiskers while cleaning his electric shaver. The plaintiff contends that this was an accidental death and met the requirements of the double-indemnity clause. Do you think this would be proper interpretation of the contract? Why or why not? Explain your answer. Page # \_\_\_\_\_\_\_ *Hughes v. Provident Mutual Life Insurance Co*., 258 S. W.2d 290 (MO) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. The will in question left all property to the testator’s second wife and her relatives. Evidence showed that the wife was stronger physically and mentally than the husband. Further, the testator had told friends that he wished to leave property to his sons but that “Margaret wouldn’t allow him to,” and that she had used every effort to influence him in the will’s execution. Should the court consider these matters in determining whether the will was executed freely? Explain your Answer. Page # \_\_\_\_\_\_\_ *Inre Tyner’s Estate*, 106 N.W. 898 (MN) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_