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IIC RIBO Level 1 Entry-Level Broker Exam Sample Questions (Q45-Q50):

NEW QUESTION # 45

Under the O.A.P. 1 Owner's Policy, what is the purpose of the "Direct Compensation - Property Damage" (DCPD) section?

- A. To provide a fund for people who are injured by motorists who have no insurance.
- B. To allow an insured to collect for damage to their own vehicle directly from the at-fault party's insurer.
- C. To provide coverage for injuries to the driver regardless of who is at fault for the accident.
- **D. To allow an insured to collect for damage to their own vehicle from their own insurer, even when they are not at fault.**

Answer: D

Explanation:

Direct Compensation - Property Damage (DCPD) is a pillar of the Ontario automobile insurance system designed to streamline the claims process and reduce litigation. Under the Legal and Regulatory Compliance domain, a broker must understand that DCPD allows an insured person to recover for vehicle damage and loss of use directly from their own insurance company, provided the accident occurred in Ontario, involved at least one other vehicle, and that other vehicle is also insured by a company licensed in Ontario.

The "Direct" in DCPD signifies that the insured does not need to sue the at-fault driver to receive compensation. The insurer pays the claim based on the degree to which the insured was not at fault, as determined by the Fault Determination Rules. This system is more efficient for the consumer because they only deal with their own broker and insurer, with whom they already have a relationship. It

also prevents insurers from suing each other for small property damage claims, which keeps administrative costs lower. As part of Consulting and Advising, a broker must explain that there is typically no deductible for a DCPD claim unless the insured has specifically chosen one. Furthermore, the broker must clarify that if the insured is found partially at fault, the DCPD portion of the policy pays for the "hot-at-fault" percentage of the damage, while the "at-fault" portion is covered by the Collision section (subject to a deductible). The RIBO Blueprint emphasizes that brokers must be able to navigate these rules to provide superior Claims Services, ensuring the client understands that their own policy is the primary source of recovery for physical damage in a standard multi-vehicle Ontario accident.

NEW QUESTION # 46

John's Excavating commercial liability policy shows the description of operation as construction. John advises his Broker that he will be doing some snow removal for a period of 60 days. What should John's Broker do?

- A. Advise the client there is automatic coverage under the Commercial General Liability policy for additional operations.
- **B. Advise the client that the change in operations will be reported to the insurance company.**
- C. Advise the client to delay the snow-removal work until the policy renews to avoid complications.
- D. Advise the client that no action is required as the snow removal is being done for a short period of time.

Answer: B

Explanation:

The Risk Identification and Classification competency is essential when managing commercial accounts. A Commercial General Liability (CGL) policy is underwritten based on a specific "Description of Operations." This description defines the scope of the risk the insurer is willing to cover. Snow removal is a distinct and significantly higher-risk operation than general excavation or construction due to the high frequency of third-party "slip and fall" liability claims.

Under the Insurance Act and the general principles of the insurance contract, an insured has a duty to report any material change in risk that is within their knowledge and control. Even if the activity is temporary (60 days), it represents a departure from the operations originally disclosed to the insurer. If the broker does not report this change, and a claim arises from the snow removal activity, the insurer may deny coverage or void the policy based on the failure to disclose a material change. By selecting C, the broker ensures they are acting in the best interest of the client by maintaining the integrity of the insurance contract. The underwriter may require an additional premium or a specific endorsement to cover the new exposure. The RIBO Blueprint requires Level 1 brokers to be able to identify shifts in a client's business model and understand that "silence" regarding a material change is a breach of the Statutory Conditions, potentially leaving the client uninsured for their most hazardous activities.

NEW QUESTION # 47

A member has been found guilty of misconduct by determination of the discipline committee. Which is NOT a likely penalty?

- A. Reprimanding the member and, if deemed warranted, directing that the reprimand be recorded.
- B. Imposing a fine that the committee deems appropriate to a maximum amount prescribed in the regulations.
- C. Revoking the certificate of the member.
- **D. Receiving a jail sentence based on the severity of the misconduct.**

Answer: D

Explanation:

The correct answer is C because a jail sentence is not one of the Discipline Committee's penalty powers under the Registered Insurance Brokers Act. The Act states that when the Discipline Committee finds a member guilty of misconduct or incompetence, it may order penalties such as revoking the member's certificate, suspending it, imposing restrictions or conditions, requiring education or financial reporting, issuing a reprimand and recording it, imposing a fine up to the prescribed maximum, or ordering costs. The Ontario statute excerpt specifically lists revocation, reprimand, and fines among the Committee's available sanctions. That means A, B, and D are all realistic discipline outcomes. RIBO's own Discipline Committee materials repeat these same powers, including revocation, suspension, restrictions, conditions, fines, and reprimands.

RIBO supplementary material also explains that if a broker is found guilty of misconduct, the Committee may reprimand, restrict, suspend, fine, or revoke the registration.

A jail sentence may exist only in the separate context of a court-imposed penalty for an offence under the Act, not as a disciplinary order made by the Discipline Committee. So for this question, the penalty that is not a likely Discipline Committee result is C.

NEW QUESTION # 48

There is a leakage of gas in a nearby factory and the city announces the residents to leave town. Which optional additional coverage of the homeowners' policy covers the expenses to stay in another town?

- A. Contamination Insurance.
- **B. Mass Evacuation.**
- C. Rental Insurance.
- D. Smoke Coverage.

Answer: B

Explanation:

This question focuses on Additional Living Expenses (ALE) and the specific trigger known as Mass Evacuation. Under the Homeowners Comprehensive Policy, ALE typically pays for hotels and meals only if the insured's own home is physically damaged by a covered peril. However, there is a distinct section for "Prohibited Access" or "Mass Evacuation."

According to the RIBO Level 1 Blueprint, a broker must know that Mass Evacuation coverage (Option B) is triggered when a civil authority (like the city or police) orders a mandatory evacuation due to a sudden and accidental event, such as a gas leak or a forest fire. Crucially, this coverage applies even if the insured's home is not damaged. The coverage is usually limited to a specific timeframe (often 14 to 30 days) and is intended to cover the immediate out-of-pocket costs of displacement.

In Consulting and Advising, a broker must clarify that "voluntary" evacuation (leaving because you are worried, but not ordered) does not trigger this coverage. This distinction is vital for Relationship Management during widespread local emergencies. The broker acts as an advocate, helping the client understand that their policy provides "peace of mind" for these rare civil emergencies. This technical knowledge falls under Insurance Product Knowledge, distinguishing ALE from standard "Smoke" or "Contamination" perils, which require actual physical damage to the property to respond.

NEW QUESTION # 49

The reason for a peak season endorsement added to a commercial retail business is to:

- A. Stabilize premiums over the course of the year.
- B. Provide coverage for the highest amount of inventory in a given year.
- C. Average stock coverage over the course of the year.
- **D. Increase the limit of insurance during specific time periods.**

Answer: D

Explanation:

The correct answer is B because a peak season endorsement is designed to temporarily increase the limit of insurance during known periods when stock or inventory rises above normal levels. This is common in retail businesses that build up inventory for predictable busy seasons such as holidays, back-to-school periods, or special sales cycles. Rather than insuring the full annual peak amount all year long, the endorsement adjusts coverage for the period when the exposure is actually higher.

A is close, but it is too broad. A peak season endorsement does not simply provide blanket coverage for the highest inventory amount at all times during the year. Instead, it applies an increase for specific stated dates or periods. C is incorrect because averaging stock over the year is more closely associated with reporting form concepts, not a peak season endorsement. D is also incorrect because although premium may be affected by the endorsement, its purpose is not premium stabilization; its purpose is to match insurance limits to seasonal exposure.

From a RIBO standpoint, this question tests understanding of how commercial property insurance should reflect the client's changing risk profile. A broker must identify seasonal increases in stock values and recommend appropriate wording so the client is not underinsured during high-inventory periods.

NEW QUESTION # 50

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