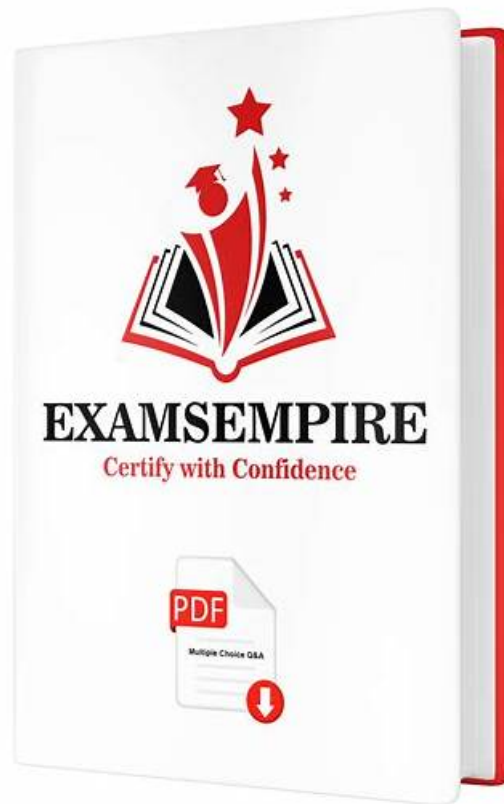


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## IIC RIBO Level 1 Entry-Level Broker Exam Sample Questions (Q70-Q75):

### NEW QUESTION # 70

After the July 1, 2026 auto reforms, which individuals will NOT have access to optional accident benefits under someone else's auto policy?

- A. Pedestrians who are not covered by an auto insurance policy.
- B. Spouses listed under the policy.
- C. Drivers listed under the policy.
- D. Dependant children listed under the policy.

**Answer: A**

Explanation:

The correct answer is A . Under Ontario's July 1, 2026 accident benefits reforms , medical, rehabilitation and attendant care benefits remain mandatory , but the other accident benefits became optional . FSRA explains that these optional accident benefits are no longer broadly available through someone else's policy in the old way. Instead, they apply only to a limited group connected to the policyholder.

FSRA's communications material states that, as of July 1, 2026 , optional accident benefits coverage will only apply to the named insured, their spouse, and dependants of the named insured and spouse . It also specifically says that pedestrians and cyclists injured in an auto accident will not be covered by optional accident benefits unless they are covered under their own auto insurance policy . That directly makes A the correct answer.

Options B and C are therefore not correct choices, because spouses and dependant children connected to the policy are part of the class that can access optional accident benefits under the policy structure. D is not the best answer in this exam set because the official reform language focuses on the named insured, spouse, and dependants, while the question asks who will not have access under someone else's policy. The clearest excluded group identified by FSRA is uninsured pedestrians .

### NEW QUESTION # 71

The Regulations under the Registered Insurance Brokers (RIB. Act require an insurance broker to provide evidence that insurance has been placed on behalf of a client. How must this be done and within what time period?

- A. By providing a policy of insurance to the member of the public for whom they act within 30 days after placing the insurance.
- B. By providing a policy of insurance to the member of the public for whom they act within 5 days of receiving it from the insurer.
- C. By providing a policy or certificate of coverage to the member of the public for whom they act within 21 days after the placing of the insurance.
- D. By providing the member of the public for whom they act with a receipt for the premium or portion thereof which has been paid and which indicates the date the policy is effective.

**Answer: C**

Explanation:

The correct answer is D . Ontario Regulation 991 under the Registered Insurance Brokers Act requires that when a broker acts for a member of the public in negotiating or placing insurance, the broker must provide a policy or certificate of coverage as evidence that the insurance has been placed. The regulation further sets the timing requirement at within 21 days after the placing of the insurance . This exact rule appears in the Ontario e-Laws result for Regulation 991, which states that every member acting on behalf of a member of the public in negotiating or placing contracts of insurance shall provide a policy or certificate of coverage within 21 days

. That makes A incorrect because the time period is not 30 days. B is also incorrect because a receipt for premium is not the prescribed evidence required by the regulation. C is wrong because the rule is not tied to "within 5 days of receiving it from the insurer"; it is tied to 21 days from placement .

From a RIBO compliance perspective, this requirement protects consumers by ensuring they receive formal proof of coverage promptly and can verify the essential existence of insurance coverage without unnecessary delay. It also reflects the broker's duty to handle client transactions accurately, transparently, and in accordance with statutory requirements.

### NEW QUESTION # 72

Under the "What Automobiles Are Covered" section of O.A.P. 1 Owner's Policy, a newly acquired automobile is automatically covered for a period of 14 days. This automatic coverage is limited to:

- A. those coverages which applied to the vehicle replaced, or to all of the insured's vehicles if it is an additional automobile.
- B. private passenger vehicles and no other types of automobile.
- C. private passenger vehicles which are mainly used for pleasure purposes.
- D. a vehicle which replaces one already insured under the policy and not to additional automobiles.

**Answer: A**

Explanation:

This question explores Section 2.2.1 (Newly Acquired Automobiles) of the OAP 1, which is a critical area for Legal and Regulatory Compliance. This provision is designed to provide "grace period" coverage for a short time (14 days) to allow the insured to notify their broker of a vehicle change.

According to the RIBO Level 1 Blueprint, the automatic coverage applies to both Replacement vehicles and Additional vehicles. However, the type and limit of coverage is strictly defined (Option D):

\* For a Replacement Vehicle: The new car automatically receives the same coverages that applied to the car it replaced.

\* For an Additional Vehicle: The new car receives the coverage that is common to all of the insured's vehicles currently listed on the policy. If the insured has three cars—one with Collision and two without—the "additional" car would not automatically receive Collision coverage because it is not common to "all" vehicles.

The broker's role in Consulting and Advising is to stress that this 14-day window is a safety net, not a reason to delay. The insured must still report the change and pay any additional premium. If the client waits until Day 15, they have zero coverage for the new vehicle.

Understanding these nuances is vital for Risk Identification and Assessment. A broker must ensure that the client understands the limitations of this "automatic" extension, especially regarding physical damage (Collision/Comprehensive). This technical knowledge ensures the broker provides accurate Information Management and prevents a catastrophic coverage gap for a client who just drove a new vehicle off the lot.

#### NEW QUESTION # 73

During an internal training session on cyber security, the company emphasizes the importance of recognizing and handling suspicious emails to protect client data and brokerage information. What is the FIRST step you should take when you receive an email from an unknown sender with an attachment?

- A. Report the email to your IT department without opening it.
- B. Delete the email immediately without reviewing it.
- C. Move the email to your junk folder without opening it.
- D. Forward the email to a colleague to verify its content.

**Answer: A**

Explanation:

The correct answer is D. In a brokerage environment, emails from an unknown sender with an attachment should be treated as a potential cyber security threat because opening the attachment could expose client personal information, brokerage systems, or internal records to malware, phishing, or unauthorized access.

The safest first step is to avoid opening the email or attachment and report it to the IT department or designated internal security contact for proper review.

This aligns with sound information management and privacy protection practices. Brokerages are expected to protect confidential client information and maintain secure handling of records. Internal reporting allows the organization to investigate the message safely, identify whether it is malicious, warn other staff if needed, and preserve evidence for security response. Forwarding the email to a colleague, as in A, increases the risk of spreading the threat. B may remove the immediate message, but it bypasses proper internal reporting and may prevent the organization from identifying a broader attack. C is better than opening it, but simply moving it to junk still fails to escalate the threat appropriately.

From a RIBO-related professionalism and confidentiality perspective, protecting client information means using the brokerage's approved security process first: do not open it, and report it immediately.

#### NEW QUESTION # 74

Which statement BEST describes the coverage provided under a "Consequential Loss Assumption Clause" in a property policy?

- A. A loss occurring as a direct consequence of careless driving.
- B. The consumption of food off the premises.
- C. The right of an insurer to apply a deductible as a consequence of a loss.
- D. Damage to frozen goods indirectly caused by a change in temperature resulting from an insured peril.

**Answer: D**

Explanation:

This question explores the technical distinction between Direct Loss and Indirect (Consequential) Loss. In property insurance, a direct loss is the immediate physical damage to property by a peril (e.g., fire burning a wall). An indirect or consequential loss is a second-order effect of that damage.

Standard property policies generally only cover direct losses. However, the Consequential Loss Assumption Clause is a common addition that extends coverage to specific indirect losses. The most classic example is

"spoilage." If a fire (an insured peril) damages a building's electrical panel, causing the power to fail, and as a result, the food in a commercial freezer rots, the fire is the "direct" cause of the panel damage, but the "indirect" cause of the food spoilage. Without this clause, the food loss might be denied because the fire didn't actually touch the food.

Under the RIBO Level 1 Blueprint, brokers must be able to identify these "hidden" risks during the Risk Identification and Assessment process. For businesses like grocery stores, restaurants, or laboratories, this clause is vital. This knowledge falls under Insurance Product Knowledge, where the broker must recognize that "indirect" doesn't mean "uninsurable." By ensuring this clause is included, the broker fulfills their duty to protect the client's total financial interest, preventing a potentially devastating out-of-pocket loss that could result in an Errors and Omissions (E&O) claim if the client assumed their contents were fully covered against all effects of a fire.

## NEW QUESTION # 75

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