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IIC Principles and Practice of Insurance Sample Questions (Q96-Q101):

NEW QUESTION # 96

What is his responsibility?

- A. Advise the insured the policy covers the loss, if he confirms it
- **B. Record preliminary information and ask further details**
- C. Advise an underwriter the policy requires a premium increase at renewal
- D. Verify the independent adjuster's report has no errors

Answer: B

Explanation:

A claims adjuster's primary initial responsibility is to receive, record, and gather preliminary information about a loss. This includes confirming the identity of the insured, the date and circumstances of the loss, and whether the situation appears to fall within the policy period and coverage. The adjuster also must ask probing questions to obtain the essential facts to begin an investigation. This early information is critical because it guides further steps such as contacting witnesses, arranging inspections, evaluating liability, and determining the need for expert reports.

Option A is incorrect because an adjuster cannot confirm coverage until a full review of the policy and the facts is completed. Option C is incorrect because the adjuster uses an independent adjuster's report but is not required to "verify no errors" in a formal sense; they assess and evaluate the report's content. Option D is unrelated to claims adjusting—premium changes are underwriting functions. Therefore, the adjuster's correct responsibility at the early stage is to record preliminary details and obtain further necessary information, making B the accurate answer.

NEW QUESTION # 97

In their property insurance application, a Quebec client stated there was no home business. The underwriter binds the policy without knowing the client runs a daycare in a detached garage. If a loss occurs, will there be consequences?

- **A. Yes; if the concealment is proven it could result in the contract being nullified**
- B. Yes; any claims will be subject to an increased deductible depending on the size of the loss
- C. No; in-home businesses with a low to medium hazard grade do not affect eligibility
- D. No; as long as the homeowner has at least three years' experience in the business

Answer: A

Explanation:

Insurance contracts rely on the principle of utmost good faith, requiring applicants to disclose all material facts—facts that would influence an underwriter's decision to accept, decline, or rate a risk. Operating a home daycare is unquestionably a material change in exposure, as it increases traffic, liability hazards, and occupancy risk. Even though the daycare is conducted in a detached garage, it still forms part of the premises insured.

If the client misrepresents or fails to disclose this information, and the insurer can prove concealment, the insurer may void the policy ab initio (from the beginning) or deny the claim. This applies in Quebec as well, whose Civil Code also requires truthful disclosure of material risks.

Options A and B describe conditions that do not exist in Canadian property insurance.

Option D is incorrect because even low-hazard home businesses must be disclosed.

Thus, C is correct.

NEW QUESTION # 98

Which is a pre-loss objective of risk management for an organization?

- **A. Operational continuity**
- B. Business development
- C. Sustained growth
- D. External obligations

Answer: A

Explanation:

Pre-loss objectives in risk management are goals an organization aims to achieve before any loss occurs. These objectives focus on minimizing the frequency and severity of losses, ensuring preparedness, and maintaining organizational functionality.

Operational continuity is a key pre-loss objective because it emphasizes having systems, controls, and procedures in place to ensure that operations run smoothly—even when risk exposures are present. This includes safety programs, maintenance schedules, compliance measures, and contingency planning.

Operational continuity ensures the business can withstand or avoid disruptions.

Option A (external obligations) is vague and not formally defined as a risk management objective.

Option B (sustained growth) and D (business development) are business goals, not pre-loss risk management objectives.

Thus, the correct answer is C: Operational continuity.

NEW QUESTION # 99

What is a cover note?

- A. File notes confirming insurance discussions between the intermediary and the insured
- **B. Document issued by intermediaries to inform the insured that coverage has been arranged**
- C. Purchase agreement between the agent or broker and the insurer
- D. An amendment added to a written document that alters its provisions

Answer: B

Explanation:

A cover note is a temporary document issued by a broker or agent to confirm that insurance coverage has been arranged and is in force, pending the issuance of the formal policy. It is typically used when immediate proof of insurance is required before the insurer can produce the finalized policy wording. Cover notes outline essential information such as the insured's name, type of coverage, limits, and effective dates.

Option A is incorrect because a cover note is not a contract between insurer and broker. Option B describes an endorsement, not a cover note. Option C refers to internal file documentation but does not serve as official proof of insurance.

Thus, the correct definition is option D: a document issued to the insured confirming that temporary coverage is effective until the formal policy is issued.

NEW QUESTION # 100

What are many of the statutory conditions designed to accomplish?

- A. Shift the onus of proof from the insured to the insurer
- B. State how PIPEDA applies to the insured and insurer
- C. Outline the steps to take to cancel the policy
- **D. Provide clarity on the intent of the policy**

Answer: D

Explanation:

Statutory conditions exist in property insurance legislation across Canadian provinces to ensure that insurers and insureds operate with clarity, transparency, and fairness. These conditions outline important duties such as:

Requirements for notice of loss

Duties after a loss

Conditions for voiding coverage

Fraud provisions

Replacement and salvage rules

Their main purpose is to clarify the intent of the policy and give certainty to the terms and obligations of both parties. Because statutory conditions are mandated by law, they ensure uniform standards across all insurers and prevent inconsistent or unclear policy interpretations.

Option B is only a small subset of what statutory conditions address.

Option C is incorrect—privacy legislation like PIPEDA is separate from insurance statutory conditions.

Option D is incorrect; statutory conditions do not alter legal burden-of-proof standards.

Thus, the best answer is A.

