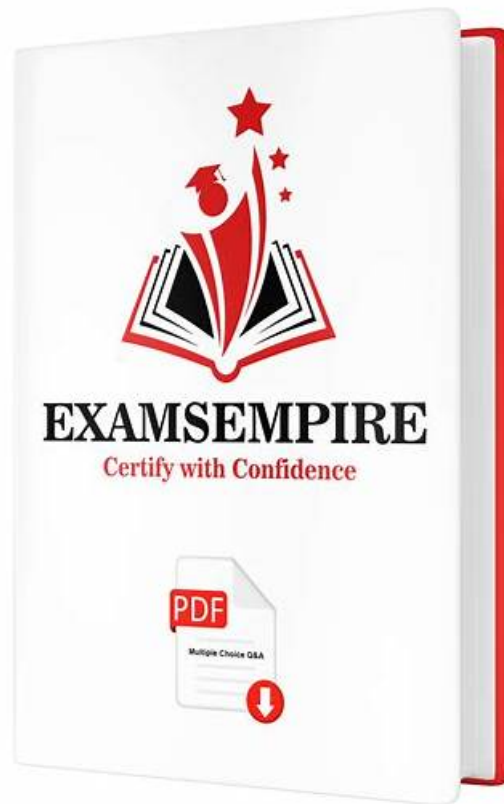


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>> RIBO-Level-1 Buch <<

## RIBO-Level-1 Quizfragen Und Antworten - RIBO-Level-1 Testantworten

ZertSoft steht Ihnen ein umfassendes und zuverlässiges Konzept zur IIC RIBO-Level-1 Zertifizierungsprüfung zur Verfügung. Unser Konzept bietet Ihnen eine 100%-Pass-Garantie. Außerdem bieten wir Ihnen einen einjährigen kostenlosen Update-Service. Sie können im Internet kostenlos die Software und Prüfungsfragen und Antworten zur IIC RIBO-Level-1 Zertifizierungsprüfung als Probe herunterladen.

## IIC RIBO Level 1 Entry-Level Broker Exam RIBO-Level-1 Prüfungsfragen mit Lösungen (Q137-Q142):

### 137. Frage

Certain Accident Benefits limits under O.A.P. 1 Owner's Policy can be increased or extended at the option of the insured. What

benefit CANNOT be changed?

- A. Death and Funeral Benefits.
- B. Caregiver Benefit for Catastrophic Injuries.
- C. Disability Benefit after Age 65.
- D. Income Replacement Benefit.

**Antwort: C**

Begründung:

The Ontario Automobile Policy (OAP 1) and the Statutory Accident Benefits Schedule (SABS) provide a baseline of mandatory coverages that can be enhanced through optional benefits. The RIBO Competency Profile requires brokers to distinguish between benefits that are "fixed" by regulation and those that can be customized to suit a client's specific needs.

While an insured can purchase higher limits for Death and Funeral Benefits, increase their Income Replacement from the standard \$400/week, or extend Caregiver Benefits to non-catastrophic injuries, the fundamental structure of how disability benefits interact with age is governed by the SABS and cannot be

"extended" through an optional purchase in the same way. Specifically, the reduction or cessation of certain disability-related payments upon reaching Age 65 (at which point Old Age Security and other social nets typically begin) is a built-in feature of the legislation's design to prevent double-recovery and manage system costs.

A broker's role in Consulting and Advising involves a "Needs Assessment" where they review these options with the client. The Level 1 Blueprint highlights that a broker must know the limitations of the standard policy and the available endorsements (OPCFs). Understanding which benefits are strictly statutory versus which are flexible allows the broker to provide accurate advice during the application process. In the context of the 2026 SABS reforms, this knowledge becomes even more critical as the responsibility for selecting these options shifts more heavily onto the consumer, requiring the broker to act as a highly competent navigator of the SABS framework.

### 138. Frage

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. a vehicle which replaces one already insured under the policy and not to additional automobiles.
- D. private passenger vehicles which are mainly used for pleasure purposes.

**Antwort: A**

Begründung:

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.

### 139. Frage

A client has a homeowner's policy with replacement cost coverage for personal property. A covered fire loss destroys several items, including a 3-year-old television originally purchased for \$2,000. The same model today retails for \$1,500. The insurer issues a cheque for \$1,500 to replace the TV. Which of the following best explains how the principle of indemnification is applied in this

situation?

- A. The insurer is correctly applying replacement cost to restore the insured to their pre-loss position with an item of similar like kind & quality.
- B. The insurer should reduce the payment based on the TV's actual cash value, even though replacement cost is selected.
- C. The insurer should have paid the original purchase price since that reflects the insured's original investment.
- D. The insurer is overpaying the claim because the item has depreciated.

**Antwort: A**

Begründung:

The correct answer is C . Under replacement cost coverage , the insurer's goal is to indemnify the insured by restoring them to a comparable financial position after the loss, using the cost to replace the destroyed property with an item of similar kind and quality , rather than paying the original purchase price or deducting depreciation. The IBC consumer material explains that home insurance covers personal belongings such as electronic equipment and that insurers consider the replacement cost of contents when determining home insurance needs.

Here, the television originally cost \$2,000 , but the same model now retails for \$1,500 . Because the policy has replacement cost coverage for personal property , the insurer is not required to pay the original cost and is not limited to depreciated actual cash value. Instead, it pays the amount needed today to replace the item with one of like kind and quality. That is why \$1,500 is the correct indemnity amount in this situation.

A is wrong because replacement cost coverage is not based on depreciation. B is wrong because original purchase price does not control the settlement. D is wrong because actual cash value applies where depreciation is taken, but the question states that replacement cost coverage applies. This is a classic RIBO concept: matching the claim settlement method to the coverage purchased.

#### 140. Frage

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. a vehicle which replaces one already insured under the policy and not to additional automobiles.
- D. private passenger vehicles which are mainly used for pleasure purposes.

**Antwort: A**

Begründung:

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.

#### 141. Frage

An individual with a bad driving record comes to your office for automobile insurance. You give them a premium quotation. They cannot pay you right away but demands cover immediately. What are you obligated to do?

- A. You must provide coverage. If you wish to cancel it subsequently for non-payment of premium, you must first apply to the

- Financial Services Regulatory Authority of Ontario (FSRA. for permission to do so.
- B. You should report this type of situation to RIBO for guidance.
- C. You are obliged to provide coverage for 21 days.
- D. You must provide an application for completion and forward it to an insurer.

**Antwort: D**

Begründung:

The correct answer is C . In Ontario, a broker or agent is not automatically required to bind coverage immediately just because an applicant demands it, especially where payment has not been made. What the law does require is that the applicant be given access to the application process. Under the Compulsory Automobile Insurance Act , an agent must provide an application for automobile insurance to an Ontario vehicle owner or lessee and deal with it through the insurer process. The official Ontario statute search result specifically states that an agent shall provide an application for automobile insurance .

This fits with FSRA's consumer guidance, which says Ontario consumers have the right to purchase auto insurance coverage , but they also have responsibilities to pay their premium in a timely fashion and complete forms promptly . That means the applicant has a right to apply, but not a right to force immediate coverage without satisfying underwriting and payment requirements.

So A and B are incorrect because there is no rule requiring a broker to grant temporary coverage for 21 days or to bind first and worry about cancellation later. D is unnecessary. The broker's obligation is to take the application properly and forward it to an insurer , not to invent interim coverage.

## 142. Frage

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Ich danke euch, werther Guldernstern und Rosenkranz, und ersuche euch, RIBO-Level-1 sogleich zu gehen, und meinem ganz unkenntlich gewordenen Sohn einen Besuch zu geben, Wir sollten die Walders in den Götterhain verbannen.

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