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IIC RIBO Level 1 Entry-Level Broker Exam Sample Questions (Q85-Q90):

NEW QUESTION # 85

A client requests an insurance policy that the Broker knows is fundamentally unsuitable for their needs but is the only one the client is willing to pay for. What is the Broker's most ethical course of action?

- A. Explain the coverage gaps clearly, recommend the correct policy, and document the client's refusal in writing.

- B. Refuse to sell the policy and refer the client to a direct writer.
- C. Sell the policy to the client as requested to ensure the brokerage earns the commission.
- D. Inform the client that the requested policy is no longer available in the market.

Answer: A

Explanation:

This scenario explores the core of Relationship Management and the RIBO Code of Conduct (Regulation 991, Section 14). A broker is a professional advisor, not just a salesperson. Their primary duty is to act with

"honesty and integrity" and provide "competent" advice.

Under the RIBO Level 1 Blueprint, a broker must demonstrate the ability to manage a "Needs Analysis" (Consulting and Advising).

If a client insists on a "substandard" policy (e.g., a policy with no water protection in a flood zone), the broker has a duty to warn the client of the risks. However, under the principle of

"Consumer Choice," a broker cannot force a client to buy more than they want.

The most professional and ethical response (Option C) involves three critical steps:

* Educate: Clearly explain what is not covered.

* Recommend: Offer the suitable solution.

* Document: Create a "paper trail" (e.g., a signed waiver or a detailed file note) confirming that the advice was given and rejected.

This approach fulfills the broker's duty to be "candid and honest" while protecting the brokerage from a future Errors and Omissions

(E&O) claim. If a loss occurs and the client sues, saying "the broker didn't tell me I needed this," the documentation serves as the

broker's defense. Simply "issuing as requested" (A) or "lying" (D) would be professional misconduct. The RIBO Competency Profile

emphasizes that the broker's role is to ensure the client makes an informed decision, even if that decision is to remain underinsured.

NEW QUESTION # 86

A broker discovers the client does not have sewer back up coverage, and that the location now qualifies for it.

What should the broker do next?

- A. Immediately add the coverage, notify the client.
- **B. Notify the client immediately, quote sewer backup, offer to add.**
- C. Notify the client 60 days prior to renewal, offer to quote & add.
- D. Notify the client 30 days prior to renewal, offer to quote & add.

Answer: B

Explanation:

This scenario highlights the Consulting and Advising and Risk Identification competencies. A broker has a professional duty of care to advise their clients on available coverages that are relevant to their specific risk profile.

According to the RIBO Code of Conduct (Regulation 991), a broker must be "candid and honest" and must act in the best interest of the client. Since sewer backup is a high-impact peril that can cause devastating financial loss, waiting for the renewal (Options A or D) is considered a failure in the broker's duty. If a flood were to occur between the time the broker discovered the eligibility and the renewal date, the broker could be held liable for an Errors and Omissions (E&O) claim for failing to advise the client of a known protection gap.

However, the broker cannot add coverage without the client's consent (Option B), as that would violate the principle of express consent and could be seen as "negative billing." The correct professional response is Option C: immediately contact the client to assess their needs, provide a quote, and allow them to make an informed decision. This proactive approach is a hallmark of Relationship Management and ensures that the client's "Information Management" is up to date. The RIBO Level 1 Blueprint emphasizes that a broker is not just a "order taker" at renewal, but a continuous advisor who must act as soon as new information becomes available to mitigate the client's risk.

NEW QUESTION # 87

You would be wise to point out which feature when discussing travel health insurance with anyone?

- A. Benefits are payable for elective surgery procedures.
- B. Travel health policies do not provide Accidental Death benefits.
- C. Senior citizen...
- **D. Travel health policies may limit coverage and benefits for sickness or injury which does not relate directly to an emergency.**

Answer: D

Explanation:

The correct answer is A because travel health insurance is designed primarily for sudden, unexpected, and emergency medical situations that arise while travelling. A key point a broker should always explain is that these policies often restrict or exclude coverage for non-emergency treatment, follow-up care that can wait until return home, elective or planned treatment, and situations connected to pre-existing conditions unless specifically covered. From a RIBO perspective, this reflects the broker's duty to ensure the client understands the scope, limitations, and exclusions of the product before relying on it.

B is not the best answer because some travel policies may include or offer accidental death and dismemberment benefits, so saying they do not provide such benefits is too absolute. C is incorrect because elective surgery is generally not the purpose of travel emergency medical insurance and is typically excluded.

The essential consumer warning is that travel health insurance is not broad general health insurance; it is emergency-focused protection.

This question tests an important RIBO competency: a broker must clearly explain what the policy is intended to cover and, just as importantly, what it does not cover. Proper disclosure helps clients avoid uninsured losses and unrealistic expectations at claim time.

NEW QUESTION # 88

What is the minimum coverage requirement of a Visitor to Canada (VTC) Policy for a Non Canadian coming to Canada on a Super Visa?

- A. \$150,000 coverage and valid for 180 days.
- B. \$50,000 coverage and valid for 365 days.
- **C. \$100,000 coverage and valid for 365 days.**
- D. \$100,000 coverage and valid for 300 days.

Answer: C

Explanation:

This question addresses Specialty Lines of insurance and the interaction between insurance and federal immigration law. The Super Visa is a long-term, multi-entry visa for parents and grandparents of Canadian citizens or permanent residents. To be eligible, Immigration, Refugees and Citizenship Canada (IRCC) mandates a specific level of private medical insurance.

According to the RIBC rules and the RIBO Level 1 Blueprint, the policy must meet two primary criteria (Option C):

* Minimum Coverage: \$100,000 in emergency medical protection (covering healthcare, hospitalization, and repatriation).

* Validity Period: The policy must be valid for at least one year (365 days) from the date of entry into Canada.

The policy must be issued by a Canadian insurance company and must be paid in full (though some insurers allow monthly payments with specific proof of coverage). The broker's role in Consulting and Advising is to ensure that the policy wordings are "compliant" with the current IRCC framework for 2026.

Failing to provide the correct limit or duration could result in the client's visa application being rejected.

Furthermore, the broker must warn the client about pre-existing condition exclusions, which are common in VTC policies. This technical knowledge is vital for Risk Identification and Assessment, ensuring that the visitor is not just "legal" but actually protected from the high costs of Canadian medical care. Mastery of these specific mandates demonstrates Professionalism and the ability to manage Relationship Management with multi-generational families navigating the complexities of Canadian immigration.

NEW QUESTION # 89

Bob is operating a restaurant in downtown Toronto. He always keeps cleanliness of the restaurant and safety of his customers in mind. Angela, whose left leg was in a cast, visited the restaurant. She slipped and fell and injured herself. If Angela files a lawsuit against the restaurant, what type of liability is this?

- **A. Commercial General Liability.**
- B. Automobile Liability.
- C. Contract Liability.
- D. Personal Liability.

Answer: A

Explanation:

This scenario focuses on Occupiers' Liability and the classification of business risks within the Risk Identification and Assessment competency. In the insurance industry, when a third party (like a customer) suffers bodily injury or property damage on a business's premises, the exposure is covered under a Commercial General Liability (CGL) policy.

Under the RIBO Level 1 Blueprint, a broker must distinguish between different "legal personas." Because Bob is operating a restaurant (a commercial venture), the liability arises from his role as a business owner

/occupier. Commercial General Liability (A) is designed specifically for this "Premises and Operations" risk.

It covers the legal costs to defend the business and the compensatory damages awarded to the plaintiff if the business is found negligent.

Even though Bob prioritizes cleanliness, the court will determine if he met the Standard of Care required under the Occupiers' Liability Act. Factors such as the floor's condition and whether Angela's existing injury (the cast) made her more vulnerable will be scrutinized.

Option B is incorrect as no motor vehicle was involved. Option C (Contract) relates to breaches of specific agreements rather than unintentional torts (negligence). Option D (Personal Liability) is for private individuals in their non-business lives (e.g., at home); since this occurred at a place of business, personal liability does not apply.

The broker's role in Consulting and Advising is to ensure that commercial clients like Bob carry sufficient CGL limits. A single slip-and-fall lawsuit in a downtown Toronto location can easily reach hundreds of thousands of dollars in legal fees and settlements. This knowledge is essential for Relationship Management, as it allows the broker to explain how the CGL policy acts as a financial shield for the business's assets, ensuring Bob can continue operations despite the litigation.

NEW QUESTION # 90

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