

Sample Exam

- 1) **Trip Interruption Insurance:**
 - a) provides coverage from the time trip commences until insured returns home
 - b) provides coverage from the time policy is issued until day of departure
 - c) provides coverage if someone interrupts your conversation
 - d) provides coverage after the trip has been completed

- 2) **Establishing trust and maintaining rapport with a client is done with:**
 - a) an aim of making the highest commission possible.
 - b) the completion of the sale.
 - c) excellent customer service.
 - d) your client never booking with you again.

- 3) **The term exclusions, for insurance purposes, means:**
 - a) Risks, perils or property defined in the policy as covered
 - b) Risks, perils or property defined in the policy as not covered
 - c) Risks, perils or property you can take with you around the world
 - d) a resort that includes all meals, beverages & tips but not insurance

- 4) **Visitors to Canada Primary Hospital & Medical insurance is not needed by one of the following:**
 - a) Canadians returning from a lengthy stay abroad
 - b) Canadians arriving from other provinces
 - c) Foreign students coming to study in Canada
 - d) Relatives of Canadian residents

- 5) **Which of the following is not covered by Emergency Excess out of Province Hospital and Medical Insurance?**
 - a) prescribed drugs or medicine
 - b) necessary air, land or sea ambulance to the nearest hospital
 - c) rental of crutches or hospital type bed
 - d) elective open heart surgery

- 6) **Trip cancellation and trip interruption insurance must be purchased:**
 - a) Usually at the time initial deposit is paid for the insured trip
 - b) Always prior to the date when cancellation penalties come into effect.
 - c) At time of deposit or full payment, which ever comes first.
 - d) all of the above

- 7) **Payment for hospital charges will not exceed _____ by the BC Provincial plan.**
- a) \$75.00 Canadian per day for adults
 - b) \$75.00 US per day for adults
 - c) \$75.00 Canadian per day per person
 - d) \$75.00 Canadian per day for children
- 8) **The two Classes of Insurance are:**
- a) General and Major
 - b) General and Minor
 - c) General and Life
 - d) General and Complicated
- 9) **Which of the following is covered by travel insurance "Collision Damage Waiver"?**
- a) Your client's car when they need coverage in between ICBC payments.
 - b) When renting an automobile on a short-term basis from a rental company.
 - c) When renting high value, exotic or antique vehicle.
 - d) When needing coverage while borrowing a friend's motor vehicle.
- 10) **Which one of the following are support documents when making a travel insurance claim.**
- a) letter of self diagnosis.
 - b) receipts for pre-paid land arrangements.
 - c) unsigned hand written letter from police.
 - d) E-mail from unknown source.

To check your answers to the Sample Exam, visit
[https://acrobat.adobe.com/id/
urn:aaid:sc:VA6C2:b2858f20-7430-450d-8da6-
b38137b05bd3](https://acrobat.adobe.com/id/urn:aaid:sc:VA6C2:b2858f20-7430-450d-8da6-b38137b05bd3)