

## 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  
<http://acta.ca/Media/Default/BC%20Insurance%20PDFs/SampleExamAnswers-e.pdf>