

EXAM 6 – CANADA, FALL 2017

2. (1.5 points)

A driver lives in Alberta and occasionally provides transportation services to others through a transportation network using the driver's personal automobile. The transportation network company is insured under an S.P.F. No. 9 policy. Identify and briefly explain whether the transportation network insurer will respond to a claim in the following situations.

a. (0.5 point)

The driver uses the car to go grocery shopping for himself and is not logged onto the transportation network.

b. (0.5 point)

The driver is logged onto the transportation network for the purpose of providing transportation services but has not accepted a ride request.

c. (0.5 point)

The driver is logged onto the transportation network for the purpose of providing transportation services and is en route to pick up his passenger.

CONTINUED ON NEXT PAGE

EXAM 6C FALL 2017 SAMPLE ANSWERS AND EXAMINER'S REPORT

QUESTION 2	
TOTAL POINT VALUE: 1.5	LEARNING OBJECTIVE(S): A2
SAMPLE ANSWERS	
Part a: 0.5 point	
<u>Sample answer</u> No coverage: This is period 0 in the TNC framework.	
Part b: 0.5 point	
<u>Sample answer</u> Coverage: This is period 1 of the TNC framework. Primary insurer can also provide coverage.	
Part c: 0.5 point	
<u>Sample answer</u> Coverage: This is period 2 of the TNC framework.	
EXAMINER'S REPORT	
<p>Candidates were expected to correctly identify the situation described and associate it with the appropriate coverage period. They were also expected to describe whether or not coverage from the transportation network insurer would be provided in the period and under which circumstances.</p> <p>Common errors include:</p> <ul style="list-style-type: none"> • Confusing Period 2 and Period 1 for part c • Not listing the condition that would make the transportation network insurer respond in part b. 	