

3. (1 point)

a. (0.5 point)

Briefly describe the triggers to begin and end coverage under a Transportation Network policy S.P.F. No. 9 for statutory accident benefits.

b. (0.5 point)

Briefly describe two situations where an S.P.F. No. 9 policy purchased by a Transportation Network Company would not provide any coverage to a driver logged into the Transportation Network.

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<b>QUESTION 3</b>	
<b>TOTAL POINT VALUE: 1</b>	<b>LEARNING OBJECTIVE(S): A2</b>
<b>SAMPLE ANSWERS</b>	
<b>Part a: 0.5 point</b>	
<p><u>Sample 1</u></p> <p>Begin: logged into the TNC app</p> <p>End: logged off TNC app</p> <p><u>Sample 2</u></p> <p>Begin: logged into the TNC app</p> <p>End: last passenger left</p>	
<b>Part b: 0.5 point</b>	
<p><u>Sample</u></p> <ul style="list-style-type: none"> <li>• When transporting merchandise</li> <li>• When providing transport from client after being called on the street (clients did not use app first)</li> </ul>	
<b>EXAMINER'S REPORT</b>	
Candidate were expected to demonstrate some knowledge of the Transportation Network policy S.P.F. No. 9.	
<b>Part a</b>	
Candidates were expected to identify the moment when the policy would become active and when coverage would end.	

Common errors included:

- Describing periods 0 through 3 as outlined in the guideline but not mentioning whether the coverage applies
- Stating that coverage starts when the driver accepts a ride request as there can be AB coverage in period 1

**Part b**

Candidates were expected to identify when coverage does not apply even if a driver is logged into the Transportation Network.

Common errors included:

- Not mentioning the transport of cargo or the transport of a street-hailed passenger
- Mentioning situations that only apply to the physical damage coverage such as drunk driving, unlicensed driving, fraud, and other policy exclusions