



MRD TRAINING & CONSULTING INC.

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## **RIBO LEVEL ONE ONLINE**

### **CASE STUDY THREE**

Armin and Jade own a home and live in it with their son Rami, aged 19. They have a Comprehensive Homeowners policy with no extensions. Mark is an electrician and owns his tools for work. Mary owns a newer Honda CR-V with mandatory coverages and all perils.

1. Is there any coverage for his tools under Section 1 Coverage C of the policy if the tools are stolen from his vehicle parked in the driveway? If so, describe it.
2. Sometimes Armin trains his apprentices at the condo, is there coverage if one of them be accidentally injured on his premises and he is found liable for their injuries?
3. They go to Mexico in the winter for 5 months. Would they be insured if while they were away and a pipe in the garage froze and burst?
4. Rami has just received his license and has purchased a vehicle. Does he need to obtain his own insurance policy for coverage?
5. The family is planning to drive through the U.S.A. and across Canada for a holiday. What would you tell Mark when he asks you if their auto policy will cover them?
  - a) In the U.S.A.?
  - b) On the ferry while crossing from Vancouver to Victoria Island?
6. If Jade buys a new car on Friday but fails to notify you until Monday would she be insured over the weekend?
7. Armin and his friends decide to take Jade's car without consent and end up colliding with a telephone pole. Will there be coverage under the policy for damage to the automobile?