



MRD TRAINING & CONSULTING INC.

Melanie Needham, FCIP, CRM, President

www.mrdconsulting.ca

RIBO LEVEL ONE ONLINE

CASE STUDY FOUR

Akeno lives with his wife Isla and daughter Anna in an apartment in the city. He purchased a Tenants Comprehensive policy from you a couple of years ago and has been your client ever since. Akeno has an older Chrysler Intrepid that he insures and he is the named insured. He carries all mandatory coverage with \$2,000,000 liability and All Perils coverage.

1. Isla's mother died recently and left her a painting worth \$5000. What form of coverage would you recommend to insure it properly?
2. Anna is not the best cook and Akeno wants to know if there is anything in the policy to protect them if Anna starts a fire in the kitchen and damages the apartment?
3. Storage space in their apartment is limited so they are using a basement storage locker to store some of their belongings. If the contents of the locker were stolen would they be covered?
4. Four years ago a tornado went through the area and caused considerable damage. A friend told them this was considered an "Act of God" and would not be covered. Is this true?
5. The family is planning an extended summer vacation and are not planning to have anyone check on the apartment while they are gone. If something were to happen would they be covered?
6. While on vacation they are planning on traveling to the USA. Would they be covered if they were in an auto accident?
7. One of their destinations is a small island accessible by ferry. Are they covered for their auto if the boat sinks?



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8. They were thinking of crossing the border to Mexico. Would they have auto coverage?

9. Anna recently got her drivers license and wants to borrow the car. Does she need to take out her own policy?

10. Akeno is planning on trading in the Chrysler when he returns from vacation. If he fails to report the change in vehicle will he be covered?