

CII CERTIFICATE IN INSURANCE - GENERAL INSURANCE BUSINESS (IF2) PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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THE FULL VERSION STUDY GUIDE**

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. What types of events are typically covered under buildings insurance?**
 - A. Flood, Theft, and Accidental Damage
 - B. Fire, Lightning, Explosion, and Earthquake
 - C. Earth Movement and Fire Damage
 - D. Theft and Civil Disorder
- 2. What is commonly covered under accident cover in insurance?**
 - A. All types of accidents regardless of cause
 - B. Accidents resulting from identifiable causes
 - C. Only accidents during working hours
 - D. All injuries from sports activities
- 3. What is the role of an 'insurance broker'?**
 - A. An intermediary for choosing and purchasing insurance
 - B. A direct provider of insurance claims
 - C. A adjuster managing claims
 - D. A representative of the policyholder only
- 4. What is a key characteristic of 'named peril' insurance policies?**
 - A. They cover all risks associated with the property
 - B. They only protect against specific named risks
 - C. They are more expensive than open peril policies
 - D. They offer lower coverage limits
- 5. What is the typical geographical restriction for sickness cover under PA and Sickness Insurance?**
 - A. Worldwide coverage
 - B. Restricted primarily to the UK, Europe, USA, Canada, Australia, and New Zealand
 - C. Cover limited to the UK only
 - D. Global coverage excluding Europe

- 6. In insurance, what does 'underwriting' primarily refer to?**
- A. The process of evaluating risks and determining policy terms
 - B. The procedure for filing a claim after an incident occurs
 - C. The assessment of customer satisfaction post-coverage
 - D. The tracking of policyholder claims over time
- 7. What does the sickness cover provide?**
- A. A one-time payment for medical bills
 - B. A weekly benefit for work absence due to sickness
 - C. Full salary payment during illness
 - D. Reimbursement for medicine costs
- 8. What is typically included in household insurance coverage for renters?**
- A. Only walls and ceilings
 - B. Bare minimum coverage for legal liabilities
 - C. Furniture and other personal belongings
 - D. The unit itself but not personal items
- 9. Which of the following covers loading or unloading accidents?**
- A. Comprehensive cover only
 - B. Third party liability
 - C. Fire and theft cover
 - D. Personal accident cover
- 10. Which exclusion applies to all sections of a motor insurance policy?**
- A. Driving with an expired license
 - B. Using the vehicle for personal use only
 - C. Cover loss from natural disasters
 - D. Coverage for theft without a police report

Answers

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1. B
2. B
3. A
4. B
5. B
6. A
7. B
8. C
9. B
10. A

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Explanations

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1. What types of events are typically covered under buildings insurance?

- A. Flood, Theft, and Accidental Damage
- B. Fire, Lightning, Explosion, and Earthquake**
- C. Earth Movement and Fire Damage
- D. Theft and Civil Disorder

Buildings insurance is designed to protect homeowners and property owners against certain types of damages to the physical structure of their property. The most common events covered under this type of insurance typically include perils that can cause significant damage to buildings. Fire, lightning, explosion, and earthquake represent severe and often unpredictable events that can lead to extensive damage to a structure. These perils are specifically included in many standard buildings insurance policies to provide coverage against catastrophic losses. For instance, a fire can completely destroy a building, while an earthquake can cause structural instability. Therefore, insurance providers include these events in their policies to safeguard property owners against these high-impact risks. The other options include events like theft and civil disorder, which, while significant, are generally covered under contents insurance rather than buildings insurance. Additionally, flood and accidental damage, although critical, may not be universally covered under a standard buildings insurance policy without specific endorsements or additional coverage. This reflects the focus of buildings insurance on maintaining coverage against structural risks rather than personal property risks.

2. What is commonly covered under accident cover in insurance?

- A. All types of accidents regardless of cause
- B. Accidents resulting from identifiable causes**
- C. Only accidents during working hours
- D. All injuries from sports activities

Accident cover in insurance typically focuses on accidents that result from identifiable causes. This means that for a claim to be valid under accident cover, there usually needs to be a clear trigger or situation that led to the accident. This could include incidents such as slips, trips, falls, or other unforeseen events that are not due to negligence or intentional actions by the insured party. This approach ensures that the insurance company can assess and manage the risk associated with the policyholder's activities. Identifiable causes can help in determining liability and evaluating claims effectively. It is crucial in the insurance industry to maintain a level of accountability, and requiring identifiable causes serves to minimize fraudulent claims where the cause of the accident is ambiguous. In contrast, all types of accidents irrespective of cause would make it more challenging for insurers to assess risk and manage claims effectively. Limiting coverage to accidents that occur specifically during working hours would unjustly restrict benefits to a narrow timeframe, disregarding the potential for accidents that could occur outside of work. Lastly, restricting coverage solely to injuries from sports activities would exclude many other scenarios where accidents may happen, limiting the insurance protection's breadth.

3. What is the role of an 'insurance broker'?

A. An intermediary for choosing and purchasing insurance

B. A direct provider of insurance claims

C. A adjuster managing claims

D. A representative of the policyholder only

An insurance broker serves as an intermediary whose primary role is to assist clients in selecting and purchasing insurance coverage that best meets their needs. Brokers leverage their expertise and understanding of the insurance market to offer tailored advice, presenting various policies from multiple insurers to ensure the client makes informed decisions. This role encompasses evaluating the client's insurance requirements, comparing different options, and facilitating the purchasing process. While brokers act on behalf of their clients (the policyholders), they are not direct providers of insurance claims or adjusters managing claims, which are roles more associated with insurers and claims professionals. Additionally, brokers represent both the interests of the policyholders and occasionally the insurance companies if a service level agreement requires them to do so, distinguishing them from services that would represent only one party. This comprehensive understanding of the insurance landscape is crucial in helping clients navigate the often complex aspects of insurance products.

4. What is a key characteristic of 'named peril' insurance policies?

A. They cover all risks associated with the property

B. They only protect against specific named risks

C. They are more expensive than open peril policies

D. They offer lower coverage limits

Named peril insurance policies are defined by their coverage of only specific risks that are explicitly listed within the policy document. This means that if a risk or peril is not named in the policy, it is not covered. This approach allows policyholders to understand exactly which events are protected and can lead to more affordable premiums since the insurer's exposure to risk is limited to just those named perils. For instance, a named peril policy might cover risks such as fire, theft, or vandalism. If a homeowner experiences damage from a peril that is not mentioned in the policy, such as an earthquake or flood, they would not be able to claim compensation. This characteristic contrasts with "all risks" or "open peril" policies, which cover a broader array of potential risks unless specifically excluded. The other options reflect misunderstandings of what named peril policies entail. They do not cover all risks associated with the property, they aren't inherently more expensive than open peril policies, and the coverage limits are not necessarily lower as this can vary based on the individual policy terms and the property being insured.

5. What is the typical geographical restriction for sickness cover under PA and Sickness Insurance?

- A. Worldwide coverage
- B. Restricted primarily to the UK, Europe, USA, Canada, Australia, and New Zealand**
- C. Cover limited to the UK only
- D. Global coverage excluding Europe

The typical geographical restriction for sickness cover under Personal Accident (PA) and Sickness Insurance is primarily aimed at providing a comprehensive safety net for policyholders. In many insurance policies, particularly in the UK market, coverage is often extended to a range of developed regions where healthcare infrastructure is more robust and accessible. This option reflects the common practice of including well-developed regions such as the UK, Europe, the USA, Canada, Australia, and New Zealand, recognizing that individuals traveling or residing in these areas may have varying healthcare needs. The intent is to ensure that policyholders have access to suitable medical treatment should they become ill or suffer an accident. Other possibilities, such as worldwide coverage or limitations strictly to the UK, do not align with the conventional scope of PA and Sickness Insurance. Typically, a truly global coverage would be less common due to higher risk and cost factors involved in underwriting such extensive policies. Similarly, a limit to just the UK would not provide adequate international support, especially for individuals who may need to travel or relocate for work or personal reasons. Therefore, option B stands out as the most reflective of the typical geographical scope found in these insurance products.

6. In insurance, what does 'underwriting' primarily refer to?

- A. The process of evaluating risks and determining policy terms**
- B. The procedure for filing a claim after an incident occurs
- C. The assessment of customer satisfaction post-coverage
- D. The tracking of policyholder claims over time

Underwriting primarily refers to the process of evaluating risks and determining policy terms in the insurance industry. This step is crucial as it allows insurers to assess the likelihood of a claim being made and the potential cost associated with it. By conducting thorough evaluations of various risk factors, such as an applicant's health status in life insurance or driving record in auto insurance, underwriters aim to establish fair premiums and appropriate coverage limits. This careful risk assessment ensures that the insurer can manage its exposure to loss while providing protection to policyholders. The outcomes of underwriting greatly influence the overall pricing and accessibility of insurance products, making it a foundational aspect of the insurance business.

7. What does the sickness cover provide?

- A. A one-time payment for medical bills
- B. A weekly benefit for work absence due to sickness**
- C. Full salary payment during illness
- D. Reimbursement for medicine costs

The sickness cover typically provides a weekly benefit for work absence due to sickness. This type of coverage is designed to support individuals financially during periods when they are unable to work because of health issues. The rationale behind this solution is to ensure that individuals have a source of income while they recover from their illness, as they may not be receiving their usual salary during this time. Unlike other options suggesting a lump-sum payment or reimbursement for specific expenses, the weekly benefit is structured to replace a portion of the income lost due to the inability to work, allowing individuals to meet their ongoing financial obligations while they focus on their recovery.

8. What is typically included in household insurance coverage for renters?

- A. Only walls and ceilings
- B. Bare minimum coverage for legal liabilities
- C. Furniture and other personal belongings**
- D. The unit itself but not personal items

In a typical household insurance policy for renters, coverage generally extends to furniture and other personal belongings. This type of insurance is designed to protect the renter's personal possessions against risks such as theft, fire, and certain types of water damage. It recognizes that while the landlord may insure the structure of the building itself, the responsibility for insuring the personal items within that space falls to the tenant. This coverage typically includes items such as clothing, electronics, appliances, and other possessions owned by the renter. It provides financial compensation in the event of a loss, allowing renters to replace or repair their belongings. Therefore, option C accurately reflects a primary component of household insurance for renters, focusing on the protection of personal property within a rented dwelling.

9. Which of the following covers loading or unloading accidents?

- A. Comprehensive cover only
- B. Third party liability**
- C. Fire and theft cover
- D. Personal accident cover

Third party liability coverage is designed to protect against the legal liabilities that the insured may incur due to accidents involving their vehicle. This type of insurance typically extends to cover situations where the insured is responsible for injury or damage to another party resulting from the operation of their vehicle. Loading and unloading accidents often occur during the process of handling goods onto or off of a vehicle, and liability coverage addresses scenarios where these actions lead to injuries or property damage to third parties. For instance, if a loading accident results in someone being injured or property being damaged, third party liability would cover the damages or medical costs incurred as a result of the insured's actions. On the other hand, comprehensive cover generally includes a broader range of incidents affecting the insured vehicle itself, rather than liability towards others, whereas fire and theft cover focuses on protecting against those specific risks. Personal accident cover is designed to provide financial compensation for injuries sustained by the insured or passengers in the vehicle, rather than addressing liabilities to third parties. Thus, third party liability is the appropriate choice when considering coverage for loading or unloading accidents.

10. Which exclusion applies to all sections of a motor insurance policy?

- A. Driving with an expired license**
- B. Using the vehicle for personal use only**
- C. Cover loss from natural disasters**
- D. Coverage for theft without a police report**

Driving with an expired license is an exclusion that applies universally across all sections of a motor insurance policy. This exclusion stems from the premise that driving legally is a fundamental requirement for the validity of insurance coverage. If the driver is not properly licensed, the insurer has grounds to deny coverage for accidents or incidents occurring while driving under those circumstances. In contrast, using the vehicle for personal use only typically pertains to specific usage clauses that might be relevant in some sections of a motor policy, but this limitation is not universally applicable. Similarly, coverage for loss from natural disasters may be included in some policies but is often contingent upon specific conditions rather than being a straightforward exclusion. Lastly, the requirement for a police report for theft claims can vary by insurer, and while it may be common, it is not a definitive exclusion applicable to all policy sections.

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Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

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We wish you the very best on your exam journey. You've got this!

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