

# Ontario Automobile Supplement (OAS) Practice Test (Sample)

## Study Guide



**Everything you need from our exam experts!**

**This is a sample study guide. To access the full version with hundreds of questions,**

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**SAMPLE**

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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. Don't worry about getting everything right, 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, and take breaks to retain information better.**

## **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.**

## **7. Use Other Tools**

**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!**

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## **Questions**

- 1. How long before a policy renewal should you receive a notice from your insurer?**
  - A. At least 15 days**
  - B. At least 30 days**
  - C. At least 45 days**
  - D. At least 60 days**
- 2. What does the term 'subrogation' refer to in insurance?**
  - A. The right to recover payments from an insured**
  - B. The obligation to pay claims promptly**
  - C. The process of insurers seeking reimbursement from liable parties**
  - D. The duty to inform policyholders about changes in policy**
- 3. Which of the following is an example of coverage extending endorsement?**
  - A. OPCF 2 - driver other automobiles**
  - B. OPCF 9 - exclusion for marine use**
  - C. OPCF 16 - suspension of coverage**
  - D. OPCF 13C - restricting glass coverage**
- 4. Which type of automobile is NOT categorized as a Temporary Substitute Automobile?**
  - A. A car used while the owner's vehicle is in repair**
  - B. A vehicle owned by the insured**
  - C. A vehicle used during theft of the primary automobile**
  - D. A car borrowed from a friend while the owned vehicle is in service**
- 5. What is considered salvage in the context of automobile insurance?**
  - A. The remaining value after minor damage**
  - B. The amount deducted from a claim**
  - C. The value after severe damage**
  - D. The total value of property before damage**



- 6. According to the Compulsory Automobile Insurance Act, what is required of vehicle owners?**
- A. To insure their vehicle if operated on a public road**
  - B. To register their vehicle annually**
  - C. To pay taxes on vehicle ownership**
  - D. To upgrade their insurance policy every year**
- 7. What role does a "broker" serve in the context of auto insurance?**
- A. To represent the insurance company in claims processing**
  - B. To assist clients in finding and purchasing the appropriate insurance coverage**
  - C. To provide legal counsel regarding insurance disputes**
  - D. To evaluate the damage of vehicles after accidents**
- 8. What type of coverage protects against damage to your vehicle from an uninsured driver?**
- A. Collision coverage**
  - B. Liability coverage**
  - C. Comprehensive coverage**
  - D. Uninsured motorist coverage**
- 9. OPCF 27 provides liability coverage for what scenario?**
- A. Driving a newly purchased car**
  - B. Using a family member's vehicle**
  - C. Damage to rented vehicles**
  - D. Transporting goods for sale**
- 10. In Ontario's insurance system, what is "direct compensation"?**
- A. Insurance benefits you receive from any involved party after an accident**
  - B. Insurance benefits you receive directly from your insurer after a collision, regardless of fault**
  - C. Compensation provided by the government for accident-related expenses**
  - D. A reimbursement for car repairs made by authorized technicians**

## **Answers**

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

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## **Explanations**

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**1. How long before a policy renewal should you receive a notice from your insurer?**

- A. At least 15 days
- B. At least 30 days**
- C. At least 45 days
- D. At least 60 days

The correct answer is that you should receive a notice from your insurer at least 30 days before the renewal of your policy. This timeframe is important because it provides policyholders with adequate notice to review their coverage, make any necessary adjustments, and decide whether to renew with the same insurer or explore other options. Receiving the notice 30 days in advance allows for a smoother transition and ensures that the policyholder is adequately informed about any changes in terms, coverage, or premium rates that may occur upon renewal. This notice period also gives policyholders the opportunity to ask questions or seek clarification on any aspect of their policy. A shorter notification period would not offer sufficient time for careful consideration, leading to less informed decisions. Therefore, the 30-day advance notice is a reasonable and practical approach, striking a balance between allowing sufficient time for review and maintaining an efficient policy renewal process.

**2. What does the term 'subrogation' refer to in insurance?**

- A. The right to recover payments from an insured
- B. The obligation to pay claims promptly
- C. The process of insurers seeking reimbursement from liable parties**
- D. The duty to inform policyholders about changes in policy

The term 'subrogation' in the context of insurance primarily refers to the process by which insurers seek reimbursement from liable parties after paying a claim to their insured. When an insurance company compensates an insured individual for a loss caused by another party, subrogation allows the insurer to step into the shoes of the insured and pursue recovery from the party that is actually responsible for the damage. This process is vital for insurance companies as it helps them recover some of the payouts made on claims, thereby maintaining the financial health of the insurance pool and keeping premiums manageable for policyholders. The ability to recoup costs is fundamental to the functioning of the insurance industry. The other options do not accurately define subrogation. Recovering payments from an insured relates more to the collection of unpaid premiums or the deductible; the obligation to pay claims promptly speaks to customer service and efficiency but does not involve the concept of subrogation; and informing policyholders about changes in policy pertains to communication and transparency in the insurer's relationship with their clients, which is separate from the mechanism of seeking reimbursement afforded by subrogation.

**3. Which of the following is an example of coverage extending endorsement?**

- A. OPCF 2 - driver other automobiles**
- B. OPCF 9 - exclusion for marine use**
- C. OPCF 16 - suspension of coverage**
- D. OPCF 13C - restricting glass coverage**

The choice of OPCF 2 - driver of other automobiles represents an example of a coverage extending endorsement because it provides additional protection beyond what is typically included in a standard automobile insurance policy. This particular endorsement allows the insured driver to have coverage when operating vehicles owned by others, thus expanding the scope of their insurance to include more than just their own vehicle. This type of endorsement is essential for individuals who may drive various vehicles in different situations, such as borrowing a friend's car or using a rental vehicle. In contrast, the other mentioned endorsements work under different principles; for example, OPCF 9 provides an exclusion, thus limiting coverage rather than expanding it, OPCF 16 pertains to the suspension of coverage, which alters the terms of the policy, and OPCF 13C deals with restricting specific types of glass coverage, again refining rather than broadening the policy's coverage.

**4. Which type of automobile is NOT categorized as a Temporary Substitute Automobile?**

- A. A car used while the owner's vehicle is in repair**
- B. A vehicle owned by the insured**
- C. A vehicle used during theft of the primary automobile**
- D. A car borrowed from a friend while the owned vehicle is in service**

A Temporary Substitute Automobile refers to a vehicle that temporarily replaces an insured vehicle when it is unavailable, for instance, during repairs or while the owner is dealing with a claim like theft. In this context, a vehicle owned by the insured does not fit the definition of a Temporary Substitute Automobile. This is because the insured vehicle is already within the individual's policy coverage and does not serve as a temporary replacement; rather, it is simply another vehicle owned by them. On the other hand, a car used while the owner's vehicle is in repair, a vehicle used during the theft of the primary automobile, or a car borrowed from a friend while the owned vehicle is in service all qualify as temporary substitutes since they are used specifically when the insured's vehicle is not operational or unavailable.

**5. What is considered salvage in the context of automobile insurance?**

- A. The remaining value after minor damage**
- B. The amount deducted from a claim**
- C. The value after severe damage**
- D. The total value of property before damage**

In the context of automobile insurance, salvage refers to a vehicle that has been damaged to the extent that the cost of repairing it exceeds its actual cash value. When a vehicle is deemed a total loss due to severe damage, it is typically classified as salvage. The insurance company may take possession of the vehicle, pay the owner the total value minus any deductible, and then may sell the vehicle for parts or repairs. This classification helps both insurers and policyholders understand the vehicle's worth after severe damage occurs, thus facilitating fair compensation and proper handling of the damaged asset. The method of determining salvage value is crucial in assessing how much of the vehicle can still be utilized or sold, as it informs the insurer's decisions regarding claims and reparative efforts.

**6. According to the Compulsory Automobile Insurance Act, what is required of vehicle owners?**

- A. To insure their vehicle if operated on a public road**
- B. To register their vehicle annually**
- C. To pay taxes on vehicle ownership**
- D. To upgrade their insurance policy every year**

Vehicle owners are required to insure their vehicle if it is operated on a public road, as mandated by the Compulsory Automobile Insurance Act. This legislation aims to ensure that all drivers have a minimum level of financial protection in case of accidents, which ultimately serves to protect all road users. The requirement for insurance helps cover liability for injuries and damages that may occur as a result of operating a vehicle, reinforcing public safety and accountability among drivers. While registering the vehicle annually, paying taxes on vehicle ownership, and potentially upgrading an insurance policy are all important aspects of vehicle ownership, they do not reflect the fundamental financial responsibility that is emphasized by the Compulsory Automobile Insurance Act. The focus of this law is on the necessity of having insurance coverage in place before a vehicle can be legally operated on public roads.

**7. What role does a "broker" serve in the context of auto insurance?**

- A. To represent the insurance company in claims processing**
- B. To assist clients in finding and purchasing the appropriate insurance coverage**
- C. To provide legal counsel regarding insurance disputes**
- D. To evaluate the damage of vehicles after accidents**

In the context of auto insurance, a broker serves the crucial role of assisting clients in finding and purchasing the appropriate insurance coverage. Brokers are knowledgeable professionals who understand the various insurance products available in the market. Their expertise allows them to evaluate the specific needs of their clients, considering factors such as budget, coverage requirements, and individual circumstances. Brokers work with multiple insurance companies, which means they can provide clients with a range of options tailored to their needs rather than being limited to a single insurer's offerings. This ability to compare policies, premiums, and coverage options empowers clients to make informed decisions that best suit their financial and personal situations. The other roles mentioned in the other choices do not accurately describe the primary function of a broker. For instance, representing insurance companies in claims processing is a function typically handled by company adjusters rather than brokers. Providing legal counsel regarding insurance disputes would fall under the purview of attorneys specializing in insurance law, not brokers. Similarly, evaluating vehicle damage after accidents is the job of claims adjusters or appraisers, who assess damages to determine repair needs and costs. Thus, the role of a broker is specifically focused on client guidance and support in navigating the insurance marketplace.

**8. What type of coverage protects against damage to your vehicle from an uninsured driver?**

- A. Collision coverage**
- B. Liability coverage**
- C. Comprehensive coverage**
- D. Uninsured motorist coverage**

Uninsured motorist coverage is specifically designed to protect you against damages to your vehicle that result from being in an accident with a driver who does not have insurance. This type of coverage ensures that if you're involved in a collision caused by an uninsured motorist, the costs incurred for repairs to your vehicle or medical expenses arising from the accident can be covered. This coverage serves a crucial role in situations where you're not at fault but find yourself dealing with the financial repercussions of another driver's lack of insurance. By having uninsured motorist coverage, you gain peace of mind knowing that you have protection in scenarios where your options may otherwise be limited. Other types of coverage, such as collision and comprehensive coverage, handle different aspects of vehicle damage. Collision coverage focuses on damages to your vehicle resulting from your own fault or a single vehicle incident, while comprehensive coverage addresses non-collision events like theft or natural disasters. Liability coverage, on the other hand, is intended to protect against claims made by others if you are found at fault in an accident, rather than protecting your own vehicle in the event of an accident with an uninsured driver.



**9. OPCF 27 provides liability coverage for what scenario?**

- A. Driving a newly purchased car**
- B. Using a family member's vehicle**
- C. Damage to rented vehicles**
- D. Transporting goods for sale**

OPCF 27 is an endorsement that provides liability coverage in specific scenarios, particularly related to the use of rented vehicles. When you rent a vehicle, standard automobile insurance policies may not always extend coverage for liability and damages incurred while operating that vehicle. OPCF 27 essentially fills that gap, ensuring that if an accident occurs while driving a rented vehicle, the insured will have liability coverage. This is crucial for protecting against financial responsibility resulting from bodily injury or property damage to third parties while using a rental vehicle. In contrast, the other options relate to different coverage needs: driving a newly purchased car typically falls under standard auto insurance coverage, using a family member's vehicle may be covered by the owner's insurance policy, and transporting goods for sale often requires specific commercial coverage, not standard personal auto liability. These scenarios are distinct and do not fall under the provisions of OPCF 27.

**10. In Ontario's insurance system, what is "direct compensation"?**

- A. Insurance benefits you receive from any involved party after an accident**
- B. Insurance benefits you receive directly from your insurer after a collision, regardless of fault**
- C. Compensation provided by the government for accident-related expenses**
- D. A reimbursement for car repairs made by authorized technicians**

Direct compensation in Ontario's insurance system refers to the benefits you receive directly from your own insurance company following a collision, regardless of who is at fault for the accident. This system is designed to streamline the claims process and ensure that individuals have quicker access to the necessary funds for repairs and related expenses without needing to determine fault first. In a situation where direct compensation is applicable, drivers can seek to have their damages covered without having to go through the other party's insurance, thus facilitating a more efficient and less contentious claims process. The concept is integral to Ontario's no-fault insurance regime, which aims to provide timely support to insured drivers and maintain an equitable system where blame is not the primary factor in securing compensation for damages. This enables drivers to have a smoother experience immediately after an accident, knowing they can rely on their own insurance company for compensation.

## 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](mailto:hello@examzify.com).**

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

**<https://ontautosupplement.examzify.com>**

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