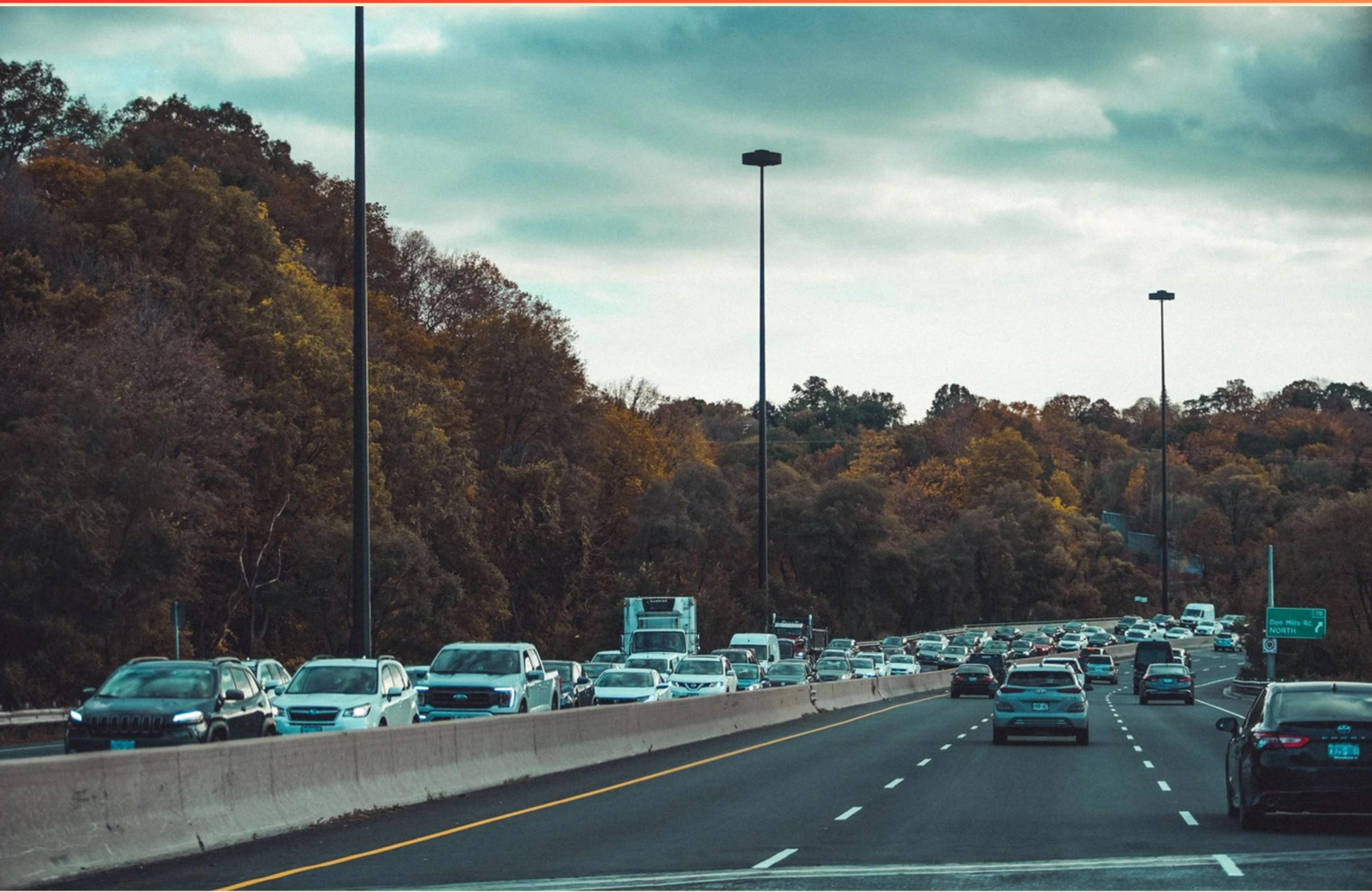


ONTARIO AUTOMOBILE SUPPLEMENT (OAS) PRACTICE TEST (SAMPLE) STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

VISIT US ONLINE FOR
THE FULL VERSION STUDY GUIDE

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Table of Contents

Copyright	1
Table of Contents	2
Introduction	3
How to Use This Guide	4
Questions	5
Answers	8
Explanations	10
Next Steps	16

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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 is the purpose of the Unsatisfied Judgement Fund?**
 - A. To compensate insured motorists for damages
 - B. To provide recovery for victims when the at-fault driver cannot pay
 - C. To cover workers' compensation claims
 - D. To support legal fees in accident claims
- 2. What is an "omnibus clause" in auto insurance?**
 - A. A clause that covers all types of damages
 - B. A provision that extends liability coverage to additional drivers under certain conditions
 - C. A clause that limits coverage to specific situations
 - D. A clause that reduces premium rates
- 3. What does "Utmost Good Faith" imply in an insurance context?**
 - A. Both parties must engage in negotiations
 - B. A requirement for written communication of all facts
 - C. High standards of honesty expected from both insurer and insured
 - D. Transparency in the pricing of insurance policies
- 4. Which of the following factors is NOT considered in ratemaking?**
 - A. Driving experience
 - B. Age and gender
 - C. Home ownership
 - D. Vehicle description
- 5. Which component reflects the minimum insurance coverage required by law in Ontario?**
 - A. Comprehensive coverage
 - B. Collision coverage
 - C. Third-party liability coverage
 - D. Uninsured motorist coverage

- 6. What is typically NOT covered under standard auto insurance policies?**
- A. Injuries sustained by the driver
 - B. Wear and tear or mechanical breakdown of the vehicle
 - C. Damage caused by a hit-and-run accident
 - D. Theft of the vehicle
- 7. What kind of expenses can "Damage to clothing, glasses, hearing aids" cover?**
- A. Home repair costs
 - B. Recreational expenses
 - C. Reasonable expenses for replacement
 - D. Legal fees
- 8. Which factor is often considered when determining insurance premiums?**
- A. The driver's age and experience
 - B. The color of the vehicle
 - C. The number of passengers in the vehicle
 - D. The time of day the vehicle is usually driven
- 9. What is the maximum limit for Educational Expenses under Payment of Other Expenses?**
- A. \$10,000
 - B. \$15,000
 - C. \$20,000
 - D. \$25,000
- 10. What does OPCF 48 provide?**
- A. Additional coverage for property theft
 - B. Coverage to offset tort deductibles
 - C. Increased liability for damages
 - D. Coverage for automobile modifications

Answers

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

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Explanations

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1. What is the purpose of the Unsatisfied Judgement Fund?

- A. To compensate insured motorists for damages
- B. To provide recovery for victims when the at-fault driver cannot pay**
- C. To cover workers' compensation claims
- D. To support legal fees in accident claims

The Unsatisfied Judgement Fund serves a critical role in the protection of individuals who are victims of automobile accidents, specifically when the driver responsible for the accident is unable to meet their financial obligations. This fund is designed to provide a safety net for those affected by such incidents, ensuring that victims can still receive compensation for damages and injuries sustained, even when the at-fault driver lacks the necessary insurance coverage or assets to pay. The function of the fund is particularly important in the context of promoting public safety and responsibility on the roads. By providing a source of recovery for victims without resources from the at-fault party, the fund encourages enforcement of insurance requirements and fosters a sense of accountability among drivers. This helps to ensure that victims are not left without recourse simply due to the financial status of the driver who caused the accident. This underscores the fund's core mission: to mitigate the financial hardships faced by victims who might otherwise have no means of obtaining compensation for their losses.

2. What is an "omnibus clause" in auto insurance?

- A. A clause that covers all types of damages
- B. A provision that extends liability coverage to additional drivers under certain conditions**
- C. A clause that limits coverage to specific situations
- D. A clause that reduces premium rates

An omnibus clause in auto insurance is a provision that extends liability coverage to additional drivers under certain conditions. This means that if someone not originally listed on the policy drives the insured vehicle, they may still be covered for liability in the event of an accident, as long as they have permission to operate the vehicle. This is particularly important in ensuring that individuals who occasionally use the car, like family members or friends, are protected from liability claims resulting from incidents while driving. The clause plays a crucial role in fostering a broader safety net for drivers and others who may be affected by an accident involving the insured vehicle. The other options do not accurately describe the scope and purpose of an omnibus clause. For instance, while a clause that covers all types of damages implies comprehensive coverage, the omnibus clause specifically pertains to liability and its extension to additional drivers rather than a blanket coverage for various damage types. Similarly, limiting coverage to specific situations or reducing premium rates does not capture the essence of what an omnibus clause entails, as these concepts refer to different elements of insurance policy structure and pricing.

3. What does "Utmost Good Faith" imply in an insurance context?

- A. Both parties must engage in negotiations
- B. A requirement for written communication of all facts
- C. High standards of honesty expected from both insurer and insured**
- D. Transparency in the pricing of insurance policies

The concept of "Utmost Good Faith" in an insurance context is rooted in the ethical and legal obligations that both the insurer and the insured must adhere to. It emphasizes a high standard of honesty and integrity when entering into an insurance contract. This principle requires both parties to disclose all relevant information honestly and not to mislead one another, as the insurance contract is based on trust. By maintaining utmost good faith, the insurer can accurately assess the risk involved and set appropriate premiums, while the insured is ensured they are covered for the risks they are exposed to. Failing to uphold this standard could lead to disputes, claim denials, or even cancellation of the policy. In contrast, while the other options mention important aspects of insurance dealings, such as negotiations and transparency, they do not encapsulate the essence of utmost good faith as clearly as the correct answer does. The focus is on the overall expectation of integrity and honesty that is foundational to the entire insurance relationship.

4. Which of the following factors is NOT considered in ratemaking?

- A. Driving experience
- B. Age and gender
- C. Home ownership**
- D. Vehicle description

In the context of ratemaking, which is the process used by insurance companies to determine insurance premiums, the factors that are typically considered include aspects that are directly related to the risk of insuring an individual and their vehicle. Driving experience, age and gender, as well as vehicle description, all contribute to assessing this risk. Driving experience is relevant because it tends to correlate with a driver's ability to handle a vehicle safely, with more experienced drivers generally perceived as lower-risk individuals. Age and gender are demographic factors that have been statistically shown to influence driving behavior and accident rates, leading insurers to consider these traits when pricing policies. The description of the vehicle itself is crucial as well, as different vehicles have varying rates of theft, safety ratings, and repair costs, all of which impact risk assessment. Home ownership, while it might provide general clues about a person's stability or lifestyle, is not a primary factor in determining automobile insurance rates. It does not have a direct correlation with driving behavior or the likelihood of filing a claim related to vehicle accidents, which are the central concerns in ratemaking. Therefore, home ownership is the factor that is not typically considered within the analysis of risk for determining automobile insurance premiums.

5. Which component reflects the minimum insurance coverage required by law in Ontario?

- A. Comprehensive coverage
- B. Collision coverage
- C. Third-party liability coverage**
- D. Uninsured motorist coverage

The correct answer is third-party liability coverage because, in Ontario, this component is legally required for all drivers. This type of coverage protects you if you are found to be at fault in an accident that causes injury to another person or damage to their property. The law mandates that drivers maintain a minimum level of this coverage to ensure that victims of accidents can receive compensation for their losses, thus promoting financial responsibility among motorists. Comprehensive coverage and collision coverage are types of insurance that provide additional protection but are not required by law. Comprehensive coverage protects against non-collision events such as theft or weather-related damage, while collision coverage applies specifically to damage resulting from a collision, regardless of fault. Uninsured motorist coverage is also optional and provides protection in the event of an accident with a driver who does not have insurance or is underinsured. While these coverages can be beneficial, they do not fulfill the minimum legal requirements for insurance in Ontario.

6. What is typically NOT covered under standard auto insurance policies?

- A. Injuries sustained by the driver
- B. Wear and tear or mechanical breakdown of the vehicle**
- C. Damage caused by a hit-and-run accident
- D. Theft of the vehicle

Standard auto insurance policies typically do not cover wear and tear or mechanical breakdown of the vehicle. These policies are designed to protect against specific risks associated with driving, such as accidents, theft, and liability for injuries or damages caused to others. Wear and tear refers to the natural deterioration that occurs as a vehicle ages and is not considered an insurable event; it is expected over time. Similarly, mechanical breakdowns are generally deemed to be a result of maintenance issues or age, which are the responsibility of the vehicle owner to manage, rather than incidents that arise from external factors covered by insurance policies. In contrast, injuries sustained by the driver, damage caused by a hit-and-run accident, and theft of the vehicle are typically covered under standard policies. Insurance is meant to provide financial protection against unforeseen events, and incidents such as accidents or theft meet this criterion, while regular upkeep and maintenance do not. Hence, mechanical issues fall outside the coverage provided by standard automobile insurance.

7. What kind of expenses can "Damage to clothing, glasses, hearing aids" cover?

- A. Home repair costs
- B. Recreational expenses
- C. Reasonable expenses for replacement**
- D. Legal fees

The correct answer focuses on "reasonable expenses for replacement," which indicates that this category of coverage specifically addresses the costs incurred when personal items like clothing, glasses, and hearing aids are damaged as a result of an automobile accident. This means that if an insured individual experiences damage to these items, the insurance would cover the reasonable costs needed to replace them, essentially restoring the individual to their pre-accident condition regarding these personal effects. Understanding the context of the other options helps clarify this. Home repair costs are unrelated because the policy does not cover damages to structures or residences. Recreational expenses also fall outside the scope; they generally pertain to activities rather than personal belongings directly affected by a vehicular incident. Legal fees are not applicable in this scenario as they relate to costs associated with legal action or representation, which is distinct from the replacement of personal items impacted by damage in an accident. Thus, the focus on reasonable expenses for replacement provides a clear understanding of the specific coverage tailored to personal items affected by automobile accidents.

8. Which factor is often considered when determining insurance premiums?

- A. The driver's age and experience**
- B. The color of the vehicle
- C. The number of passengers in the vehicle
- D. The time of day the vehicle is usually driven

The age and experience of the driver are significant factors in determining insurance premiums because they are directly correlated with the likelihood of accidents. Younger drivers and those with less experience tend to have higher accident rates compared to older, more experienced drivers. Insurance companies assess risk based on historical data that shows that certain demographics, such as age and driving history, can influence the chances of filing a claim. Therefore, individuals who fall into higher-risk categories may face higher premiums as insurers adjust rates to cover potential costs from claims. Other factors like the color of the vehicle, the number of passengers, and the time of day a vehicle is usually driven do not have the same substantial evidence linking them to risk assessment. For instance, the color of a vehicle has no bearing on safety or driving behavior, while the number of passengers generally does not significantly impact the likelihood of an accident unless the vehicle is overloaded. Similarly, while time of day can influence driving conditions, it is more contextually specific and less predictive of overall risk than driver age and experience, making those factors far more crucial in premium calculations.

9. What is the maximum limit for Educational Expenses under Payment of Other Expenses?

- A. \$10,000
- B. \$15,000**
- C. \$20,000
- D. \$25,000

The maximum limit for Educational Expenses under Payment of Other Expenses is set at \$15,000. This figure is important because it helps ensure that claimants receive adequate financial support for their educational needs, particularly in cases involving injury or other circumstances that may affect their ability to pursue education. Understanding this limit assists individuals in planning for their educational expenses and navigating the claims process effectively. Setting a limit like \$15,000 reflects the balance between providing sufficient financial assistance and managing costs within the insurance framework. It allows individuals to cover expenses such as tuition, books, and other educational materials, which can be integral to their recovery and reintegration into normal life following an event that disrupts their education.

10. What does OPCF 48 provide?

- A. Additional coverage for property theft
- B. Coverage to offset tort deductibles**
- C. Increased liability for damages
- D. Coverage for automobile modifications

OPCF 48, also known as the Ontario Policy Change Form 48, offers coverage specifically designed to offset tort deductibles in the event of an accident. This means that if an insured individual is involved in a collision and is found to be at fault, this coverage can help reduce the amount they must pay out-of-pocket for their deductible. It is important in the context of personal injury claims, as it eases the financial burden associated with the deductible that policyholders would otherwise be responsible for after an accident. In contrast, other options such as additional coverage for property theft or increased liability for damages do not accurately define the primary function of OPCF 48. While coverage for automobile modifications is also a distinct type of insurance related to personal vehicle enhancements, it does not fall under the provisions of OPCF 48. The specific focus of OPCF 48 on tort deductibles makes it a crucial addition for those particularly concerned about financial implications following an accident.

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:

<https://ontautosupplement.examzify.com>

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

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