

# SGI Restricted Auto Basic Practice Exam (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. Which of the following is a requirement for a driver to be considered authorized?**
  - A. Having a valid license**
  - B. Paying all vehicle-related fees**
  - C. Carrying personal liability insurance**
  - D. Meeting age requirements**
- 2. How long is the limitation period for lawsuits arising from an auto accident with no minor children involved?**
  - A. One year**
  - B. Two years**
  - C. Three years**
  - D. Five years**
- 3. What is one of the basic requirements to apply for a Restricted Auto license in Saskatchewan?**
  - A. Must own a vehicle**
  - B. Must be at least 16 years old**
  - C. Must have a co-signer**
  - D. Must have passed a practical driving exam**
- 4. Has there ever been a liability claim in Saskatchewan over \$1,000,000?**
  - A. Yes, many claims exceed that amount**
  - B. No, there has never been**
  - C. Only in rare cases**
  - D. It depends on the specific claim**
- 5. How is the term 'impaired' defined in insurance policies?**
  - A. Under the influence of medication only**
  - B. Under the influence of alcohol or drugs**
  - C. Driving with a valid license**
  - D. Feeling drowsy during driving**



- 6. Does liability coverage cover costs to investigate, negotiate, and defend a lawsuit as part of the limit of liability?**
- A. True**
  - B. False**
  - C. Only for third-party claims**
  - D. Only if there is a court ruling**
- 7. In a hit and run accident, is there any liability insurance for property damage or injury?**
- A. Yes, there is liability insurance**
  - B. No, there is no one to sue**
  - C. Only if the driver is identified later**
  - D. It varies by jurisdiction**
- 8. What is one of the penalties for accumulating excessive demerit points on a Restricted Auto license?**
- A. Receiving a scholarship**
  - B. Mandatory vehicle purchase**
  - C. Possible suspension of driving privileges**
  - D. Reduction in insurance premiums**
- 9. What should drivers do when they encounter a pedestrian crossing the road?**
- A. Honk to alert them**
  - B. Yield and let the pedestrian cross safely**
  - C. Speed past to prevent delays**
  - D. Only stop if they are looking at you**
- 10. Why might a driver opt not to signal when changing lanes?**
- A. They don't want to be noticed**
  - B. They forget to use them**
  - C. They believe it's unnecessary due to low traffic**
  - D. They think other drivers will guess their intentions**

## **Answers**

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

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## **Explanations**

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**1. Which of the following is a requirement for a driver to be considered authorized?**

- A. Having a valid license**
- B. Paying all vehicle-related fees**
- C. Carrying personal liability insurance**
- D. Meeting age requirements**

To be considered an authorized driver, having a valid license is essential because it demonstrates that the individual has met the legal requirements for operating a vehicle. A valid driver's license indicates that the person has passed the necessary tests and understands the rules of the road, ensuring they can safely navigate and operate a vehicle in accordance with traffic laws. This requirement is foundational for legality and safety in driving. While paying vehicle-related fees, carrying personal liability insurance, and meeting age requirements are important aspects of responsible vehicle ownership and operation, they are not solely determinants of authorization to drive. They may contribute to overall compliance and safety but the possession of a valid driver's license specifically signifies that a person is legally recognized as capable of driving.

**2. How long is the limitation period for lawsuits arising from an auto accident with no minor children involved?**

- A. One year**
- B. Two years**
- C. Three years**
- D. Five years**

The limitation period for lawsuits resulting from an auto accident is typically governed by the statute of limitations within each jurisdiction. In many places, the common statute for personal injury claims, which includes auto accidents without minor children involved, is two years from the date of the accident. This time frame is important because it establishes the deadline by which an injured party must file a lawsuit to seek compensation for damages. If the claim is not filed within this two-year period, the injured party may lose the right to take legal action, regardless of the validity of the claim. In contrast to the other time frames listed, one year is often applicable for specific cases such as minor claims or claims against certain government entities, while three years and five years can apply to different types of injuries or claims, such as property damage or breach of contract. These variations exist to reflect the nature and circumstances of different legal situations but do not pertain specifically to auto accidents where personal injury is the central issue.

**3. What is one of the basic requirements to apply for a Restricted Auto license in Saskatchewan?**

- A. Must own a vehicle**
- B. Must be at least 16 years old**
- C. Must have a co-signer**
- D. Must have passed a practical driving exam**

To apply for a Restricted Auto license in Saskatchewan, one of the fundamental requirements is being at least 16 years old. This age requirement ensures that applicants are at a maturity level appropriate for learning to drive and understanding road safety. It reflects the legal framework in place regarding the minimum age for obtaining a driving license, which is designed to promote responsible driving behavior and ensure that all drivers have a basic level of maturity and judgement necessary for operating a vehicle safely. Other requirements may include passing knowledge tests or having certain documentation, but age remains a key factor in determining eligibility. Knowing the age requirement is essential for those interested in obtaining a Restricted Auto license, as it directly affects their ability to start the application process.

**4. Has there ever been a liability claim in Saskatchewan over \$1,000,000?**

- A. Yes, many claims exceed that amount**
- B. No, there has never been**
- C. Only in rare cases**
- D. It depends on the specific claim**

The assertion that many liability claims in Saskatchewan have exceeded \$1,000,000 is supported by the complexity and severity of certain incidents that can lead to significant financial liabilities. High-stakes cases, such as those involving serious injuries, significant property damage, or catastrophic events, often result in claims that surpass this monetary threshold. Legal precedents in Saskatchewan indicate that courts have awarded substantial damages in various circumstances, reflecting a legal environment in which claimants can seek and receive larger sums when justified by the specific details of the case. This demonstrates the system's capacity to address serious legal and financial repercussions arising from liability claims.

**5. How is the term 'impaired' defined in insurance policies?**

- A. Under the influence of medication only**
- B. Under the influence of alcohol or drugs**
- C. Driving with a valid license**
- D. Feeling drowsy during driving**

The term 'impaired' in insurance policies refers to a state in which an individual's ability to operate a vehicle safely is compromised due to the influence of substances. This typically includes impairment from both alcohol and drugs, as both can significantly alter one's mental and physical capabilities, thus increasing the risk of accidents. Such definitions are crucial in determining liability in the event of an accident, as operating a vehicle while impaired is often a violation of laws and insurance agreements. The other options do not encapsulate the full scope of what it means to be impaired. Being under the influence of medication alone does not account for impairment from other substances, specifically alcohol, which is crucial in defining impaired driving. Driving with a valid license relates to legal compliance rather than an individual's state of ability while driving, and feeling drowsy does not necessarily equate to being impaired in the context of substance influence, although it can affect driving performance. Thus, the correct definition of 'impaired' includes the significant risk associated with both alcohol and drugs.

**6. Does liability coverage cover costs to investigate, negotiate, and defend a lawsuit as part of the limit of liability?**

- A. True**
- B. False**
- C. Only for third-party claims**
- D. Only if there is a court ruling**

Liability coverage typically includes costs related to the investigation, negotiation, and defense of a lawsuit within the limit of liability. This means that the insurer will handle these legal costs as part of the overall coverage provided, which is crucial in protecting the policyholder against potential losses resulting from lawsuits or claims made by third parties. In most insurance policies, the limit of liability refers to the maximum amount the insurer will pay for covered claims, which often encompasses legal fees, court costs, and settlements or judgments. Therefore, stating that liability coverage does not cover these costs aligns with key principles of insurance practices, making the assertion that liability coverage does not cover these costs as part of the limit incorrect.

**7. In a hit and run accident, is there any liability insurance for property damage or injury?**

**A. Yes, there is liability insurance**

**B. No, there is no one to sue**

**C. Only if the driver is identified later**

**D. It varies by jurisdiction**

In the context of a hit and run accident, the liability insurance situation can be complex. When the responsible driver flees the scene, there may not be anyone to hold accountable for damages, which leads to challenges in claiming compensation through traditional liability insurance. If the driver cannot be identified, victims are typically left without a direct source of recovery from liability insurance since it relies on having an at-fault party to pursue for damages. In many jurisdictions, there are provisions like uninsured motorist coverage that might cover accidents involving hit and run incidents, but this coverage is not directly related to liability insurance since liability is based on being able to sue the responsible party. Essentially, without an identifiable driver, the normal paths to file a claim against someone's liability insurance are obstructed, emphasizing the issue of not having someone to sue in such situations.

**8. What is one of the penalties for accumulating excessive demerit points on a Restricted Auto license?**

**A. Receiving a scholarship**

**B. Mandatory vehicle purchase**

**C. Possible suspension of driving privileges**

**D. Reduction in insurance premiums**

Accumulating excessive demerit points on a Restricted Auto license can lead to a possible suspension of driving privileges. This penalty serves as a significant deterrent, encouraging drivers to adhere to traffic laws and maintain safe driving practices. When a driver accumulates more than the allowable number of demerit points, regulatory authorities may impose a suspension to promote responsible behavior behind the wheel. The possibility of suspension reflects the seriousness with which driving offenses are treated, highlighting that repeated infractions can endanger not only the driver but also other road users. This system is designed to protect public safety by encouraging drivers to learn from their mistakes and avoid further violations. In contrast, the other choices do not typically relate to penalties associated with demerit points; for example, receiving a scholarship, mandatory vehicle purchase, or reduction in insurance premiums are not standard consequences of accumulating demerit points and do not align with the purpose of the demerit point system. Therefore, the potential suspension of driving privileges stands out as the direct and relevant penalty for excessive points.



**9. What should drivers do when they encounter a pedestrian crossing the road?**

- A. Honk to alert them**
- B. Yield and let the pedestrian cross safely**
- C. Speed past to prevent delays**
- D. Only stop if they are looking at you**

Yielding and allowing the pedestrian to cross safely is the appropriate and responsible action for drivers when they encounter a pedestrian in the roadway. This principle is grounded in the rules of the road, which are designed to protect the most vulnerable users of the roadway, such as pedestrians. When a pedestrian is crossing, it indicates their intent to navigate the road, and it is crucial for drivers to recognize this to prevent accidents. Yielding not only helps in ensuring the pedestrian's safety but also promotes a culture of respect and caution on the road. In various jurisdictions, traffic laws require drivers to stop for pedestrians in crosswalks or when they are crossing the road, regardless of whether there are any markings. Thus, letting the pedestrian cross safely contributes to the smooth and safe interaction between vehicles and pedestrians.

**10. Why might a driver opt not to signal when changing lanes?**

- A. They don't want to be noticed**
- B. They forget to use them**
- C. They believe it's unnecessary due to low traffic**
- D. They think other drivers will guess their intentions**

Drivers may choose not to signal when changing lanes because they believe it is unnecessary due to low traffic conditions. In situations where a driver perceives that fewer vehicles are present, they might assume that their lane change will not affect other drivers significantly, leading to a misconception that signaling is not required. This reasoning overlooks the importance of communication on the road, regardless of traffic density. Signaling is a critical part of safe driving as it informs other drivers of your intentions, contributing to overall road safety and reducing the likelihood of accidents. By disregarding signaling because of low traffic, a driver is not fully adhering to the principles of defensive driving, which emphasize awareness and communication with other road users.

## 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://sgirestrictedautobasic.examzify.com>**

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