

SGI RESTRICTED AUTO BASIC PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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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	15

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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. Which of the following is a benefit of No Fault coverage compared to Tort?**
 - A. Higher accident benefit limits
 - B. The option to sue for pain and suffering
 - C. Private medical coverage
 - D. Receiving larger settlements for injuries
- 2. What is a possible outcome if an uninsured driver is in an accident?**
 - A. The driver automatically receives compensation
 - B. They may face lawsuits from other involved parties
 - C. No consequences at all
 - D. They will be reimbursed by the state
- 3. What system does Saskatchewan use for vehicle rating?**
 - A. National Vehicle Safety System
 - B. Claims-based vehicle rating system
 - C. CLEAR vehicle rating system
 - D. Provincial Risk Assessment System
- 4. What is the grace period for AAIA coverage after vehicle plates expire?**
 - A. 15 days
 - B. 30 days
 - C. None
 - D. 7 days
- 5. What is the effect of adverse weather conditions on driving?**
 - A. It can improve traction and visibility
 - B. It can reduce visibility and traction
 - C. It has no impact on driving conditions
 - D. It increases the speed limit
- 6. What is the effect of negligence in the context of liability?**
 - A. It absolves the insured from responsibility
 - B. It can lead to a finding of liability for damages
 - C. It has no legal ramifications
 - D. It is only considered in criminal cases

- 7. What type of identification is required for the application process for a Restricted Auto license?**
- A. Social Security card
 - B. Proof of identity, such as a birth certificate
 - C. Vehicle registration document
 - D. School identification card
- 8. If someone is convicted for a 0.08% blood alcohol level, what is one consequence they might face?**
- A. Increased insurance payments
 - B. A lengthy suspension of driver's and vehicle licenses
 - C. Access to Permanent Impairment benefits
 - D. Immediate reinstatement of vehicle registration
- 9. What is the purpose of Safe Driver Recognition?**
- A. To penalize all drivers
 - B. To reward safe drivers
 - C. To replace driving tests
 - D. To increase registration fees
- 10. Permanent impairment benefits are paid in lieu of which of the following?**
- A. Pain and suffering.
 - B. Lump sum financial aid.
 - C. Medical expenses.
 - D. None of the above.

Answers

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

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Explanations

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1. Which of the following is a benefit of No Fault coverage compared to Tort?

- A. Higher accident benefit limits**
- B. The option to sue for pain and suffering
- C. Private medical coverage
- D. Receiving larger settlements for injuries

No Fault coverage offers several advantages compared to traditional Tort insurance, one of which is higher accident benefit limits. In a No Fault system, insurance policies typically cover medical expenses, lost wages, and other related costs up to the limits set by the policy, regardless of who was at fault in the accident. This means that policyholders can access benefits more readily without the need for legal action or proving fault, which can expedite recovery and provide financial support immediately after an accident. In contrast, Tort systems often involve a longer claim process where determining fault can lead to disputes and delays, impacting the injured party's access to needed funds and care. Under Tort, the ability to sue for pain and suffering or negotiate larger settlements may present added challenges and can take much longer, which can be detrimental to individuals needing immediate assistance after an accident. Thus, higher accident benefit limits in a No Fault system are a significant advantage.

2. What is a possible outcome if an uninsured driver is in an accident?

- A. The driver automatically receives compensation
- B. They may face lawsuits from other involved parties**
- C. No consequences at all
- D. They will be reimbursed by the state

An uninsured driver involved in an accident may face lawsuits from other parties because they lack insurance coverage to cover damages or injuries resulting from the accident. In situations where an uninsured driver causes damage to another person's property or injures someone, the affected parties may pursue legal action to recover costs associated with the accident. This can include medical expenses, property repair, and other related costs. This outcome reflects the legal responsibility drivers have to provide compensation for damages they cause on the road, and it highlights the importance of having adequate insurance coverage. Being uninsured not only increases financial risk for the driver but also places them in a vulnerable position where legal actions can arise from their inability to compensate those impacted by their driving.

3. What system does Saskatchewan use for vehicle rating?

- A. National Vehicle Safety System
- B. Claims-based vehicle rating system
- C. CLEAR vehicle rating system**
- D. Provincial Risk Assessment System

Saskatchewan employs the CLEAR vehicle rating system for vehicle rating. This system is designed to determine insurance premiums based on a variety of factors related to the vehicle and its usage. It specifically takes into account the risk associated with different makes and models of vehicles as well as driving history, making it an effective tool for calculating fair insurance costs for drivers. This system's focus on detailed vehicle assessment allows for a more tailored approach to insurance, ensuring that rates reflect the actual risk involved. The clear methodology behind the CLEAR system enhances transparency in how insurance premiums are established, helping drivers to understand the criteria that affect their rates. It's important to acknowledge the various other systems mentioned, which serve different purposes or operate in other jurisdictions. However, the specificity of the CLEAR vehicle rating system to Saskatchewan makes it the suited option in this case.

4. What is the grace period for AAIA coverage after vehicle plates expire?

- A. 15 days
- B. 30 days
- C. None**
- D. 7 days

The grace period for AAIA coverage after vehicle plates expire is none, meaning there is no additional time granted for coverage once the vehicle's plates are expired. This underscores the importance of maintaining current registration and compliance with related laws to ensure that a vehicle remains insured under the AAIA. If the vehicle plates expire, it is essential to renew them promptly to avoid any lapse in coverage. This policy reinforces the need for vehicle owners to stay proactive and aware of their registration status, as failing to do so can result in significant issues, including potential legal penalties and lack of coverage in the event of an incident.

5. What is the effect of adverse weather conditions on driving?

- A. It can improve traction and visibility
- B. It can reduce visibility and traction**
- C. It has no impact on driving conditions
- D. It increases the speed limit

Adverse weather conditions significantly impact driving by reducing both visibility and traction, making it much more challenging and potentially dangerous. For example, rain, snow, fog, or icy conditions can obscure a driver's ability to see road signs, traffic signals, and other vehicles, leading to a higher risk of accidents. Additionally, these conditions can cause roads to become slippery or difficult to navigate, compromising the grip of the tires on the pavement. This reduction in traction can lead to longer stopping distances and an increased likelihood of losing control of the vehicle. Therefore, understanding that adverse weather typically makes driving conditions more hazardous is essential for safe driving practices.

6. What is the effect of negligence in the context of liability?

- A. It absolves the insured from responsibility
- B. It can lead to a finding of liability for damages**
- C. It has no legal ramifications
- D. It is only considered in criminal cases

Negligence plays a crucial role in determining liability in various contexts, particularly in civil law. When an individual or entity is found to be negligent, it means they failed to act with the care that a reasonably prudent person would exercise under similar circumstances. This failure can directly lead to harmful outcomes for others, resulting in the negligent party being found liable for damages. In a liability context, a finding of negligence can establish a clear connection between the negligent actions and the damages incurred, making it possible for the affected party to seek compensation. This is often central in tort law, where proving negligence is essential for the injured party to succeed in their claim. The legal principles surrounding negligence help ensure accountability and encourage individuals and organizations to adhere to a standard of care, thus promoting overall public safety. The incorrect options do not adequately reflect the role of negligence in liability. For instance, suggesting that negligence absolves the insured from responsibility ignores the fundamental principle that negligence often leads to liability, while claiming it has no legal ramifications contradicts the established legal framework surrounding negligence claims. Additionally, limiting negligence consideration to criminal cases fails to recognize its significance in civil law, where most negligence claims arise.

7. What type of identification is required for the application process for a Restricted Auto license?

- A. Social Security card
- B. Proof of identity, such as a birth certificate**
- C. Vehicle registration document
- D. School identification card

To obtain a Restricted Auto license, proof of identity is essential, and a birth certificate is a commonly accepted form of identification. This document establishes the individual's identity and age, which are crucial factors in the licensing process. In many jurisdictions, the birth certificate serves as a primary source of verifying one's identity and is often required alongside other documentation. Other forms of identification, such as a Social Security card, might be necessary for different purposes but do not fulfill the identity proof requirement necessary for the licensing application. Vehicle registration documents pertain to the ownership of a vehicle rather than establishing an individual's identity. School identification cards, while potentially helpful for verifying status as a student, generally do not serve as sufficient proof of identity for licensing purposes. Consequently, the birth certificate stands out as the most appropriate choice for this specific context.

8. If someone is convicted for a 0.08% blood alcohol level, what is one consequence they might face?

- A. Increased insurance payments
- B. A lengthy suspension of driver's and vehicle licenses**
- C. Access to Permanent Impairment benefits
- D. Immediate reinstatement of vehicle registration

A conviction for driving with a blood alcohol level of 0.08% typically leads to serious consequences, one of the most significant being a lengthy suspension of driver's and vehicle licenses. This measure is in place to enhance road safety and deter impaired driving. The legal threshold of 0.08% is commonly used as a standard for determining impairment, and upon conviction, authorities often impose a suspension that can last for several months or even longer, depending on the jurisdiction and whether it's a repeat offense. While increased insurance payments may occur as a side effect due to higher risk factors, and access to Permanent Impairment benefits is not directly related to DUI convictions, the immediate reinstatement of vehicle registration is generally not applicable following such a conviction. In fact, a conviction often results in additional legal hurdles before driving privileges can be reinstated, if at all. Thus, the lengthy suspension serves as a primary and impactful consequence, impacting the individual's driving capabilities and legal standing on the road.

9. What is the purpose of Safe Driver Recognition?

- A. To penalize all drivers
- B. To reward safe drivers**
- C. To replace driving tests
- D. To increase registration fees

The purpose of Safe Driver Recognition is to reward safe drivers for their responsible behavior on the road. This initiative acknowledges individuals who have demonstrated a commitment to safe driving practices, such as obeying traffic laws, avoiding accidents, and maintaining a clean driving record. By providing incentives or rewards, this program aims to encourage good driving habits and promote overall road safety among all drivers. Recognizing safe drivers not only helps to motivate individuals to drive responsibly but also contributes to a culture of safety within the community. It highlights the benefits of adhering to safe driving principles and can lead to a reduction in traffic incidents, ultimately promoting a safer environment for everyone on the road.

10. Permanent impairment benefits are paid in lieu of which of the following?

A. Pain and suffering.

B. Lump sum financial aid.

C. Medical expenses.

D. None of the above.

Permanent impairment benefits are designed to provide compensation to individuals who have suffered a long-term loss of function due to an injury or disorder. These benefits primarily address the impact that the impairment has on the individual's ability to work and engage in daily activities, rather than compensating for emotional or psychological distress. The correct answer highlights the distinction between permanent impairment benefits and compensation for pain and suffering. Pain and suffering are typically addressed through different types of compensation that focus on the emotional and psychological impact of injuries, which are not covered by permanent impairment benefits. In contrast, lump sum financial aid and medical expenses are modalities of financial assistance that may address immediate or ongoing needs but do not reflect the specific nature of permanent impairment. Thus, these forms of compensation serve different purposes and are not directly related to the benefits specifically associated with permanent impairment.

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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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