

# Nova Scotia Agent Licensing:

## General Insurance Level One

### Course Overview

We have developed this **Nova Scotia General Insurance Level One Licensing** course to prepare you for the general level one licensing examination in the province of Nova Scotia. This course is designed mostly to be self-study, but may be used for occasional in-class, instructor-led course offerings by your local institute.

The content for this course was selected to meet the knowledge requirements for general insurance level one agents in the province of Nova Scotia. This comprehensive course includes a course outline, three course texts, model insurance policy wordings, and an online tutorial.

### Course Learning Objectives

After completing this course, you will be able to meet the following objectives:

- Demonstrate knowledge of the insurance industry and the regulation of insurance, including the role and benefit of insurance to society and the roles of brokers, insurers, reinsurers, underwriters, adjusters, regulators, and industry associations.
- Distinguish insurance needs for a broad spectrum of personal and commercial customers and choose the most appropriate property, liability, and automobile insurance products, coverages, and policy structure, including applicable endorsements, to meet clients' insurance needs.

### Prerequisites

This course is right for you if you are new to the insurance industry. There are no prerequisites to register in the Insurance Institute's Nova Scotia General Insurance Level One licensing course.

### Course Learning Materials

The following learning materials are included in your Nova Scotia General Insurance Level One Licensing course kit:

1. Course texts
2. Model policy wordings
3. Online tutorial

### STEPS TO BECOME A GENERAL AGENT

#### 1. Study the course material.

This is a self-directed course. You will learn at your own pace using the provided study materials and online resources. A tutor is available on the online tutorial to answer questions and/or concerns about course material.

If you prefer extra learning support, please check with your local Institute for information about in-class course offerings.

**2. Complete the practice quiz on the online tutorial.** If you successfully complete the quiz and are confident in your mastery of the course material you are likely ready to write the general level one licensing exam.

**3. Pass the exam administered by the Insurance Institute of Nova Scotia and submit the letter confirming your passing grade, together with your completed license application, to the Nova Scotia Office of the Superintendent of Insurance for approval.**

**4. Congratulations on becoming a general level one agent in Nova Scotia!**

If your goal is to maximize your potential in both your education and career, the Insurance Institute is here to assist you.



Insurance Institute

Learning for the real world. Rewarding.



## Nova Scotia General Level One Licensing Course Outline continued

### 1. Course Texts

*General Insurance Essentials—Part 1*, *General Insurance Essentials— Part 2*, and the *Atlantic Canada Automobile Insurance Supplement* are mandatory texts. The *Dictionary of Insurance* is an optional text.

#### i. General Insurance Essentials: Part 1 and Part 2

These texts give you a solid understanding of the principles and practices of property and casualty insurance, including the following topics:

- Insurance intermediaries and insurers
- Common clauses and general insurance practices
- Contracts
- The Homeowner's policy
- Liability insurance
- Commercial coverages
- Risk management
- Loss prevention

#### ii. Atlantic Canada Automobile Insurance Supplement

This supplement provides a detailed study of automobile insurance in Nova Scotia and Atlantic Canada including the following topics:

- Legislation and regulations related to automobile insurance
- Automobile policies
- The automobile application
- Parties to an automobile insurance contract
- Statutory conditions
- Specific coverages and endorsements for both personal and commercial lines

#### iii. Dictionary of Insurance (Optional)

This dictionary is a tool for building your insurance vocabulary. You may find it useful as a companion to your self-study course material. You can buy it from the Insurance Institute in book form, or download it for *free* with the **IIC mobile learning app** from your preferred mobile app store.

### 2. Model Policy Wordings

The **Comprehensive Homeowner, Tenant, Condominium Unit Owner Package Policy** and **Nova Scotia Standard Automobile Policy S.P.F. No. 1** policy wordings are included for general reference. You should review these wordings to become familiar with the concepts being explained in the course texts, but you are not expected to focus your studies on these wordings.



### 3. Online Tutorial

The online tutorial includes practice quizzes, a discussion forum, resource links, and a glossary of key terms. You will have access to this component for a period of six months after your registration date.

A tutor will be available to answer your queries about course material or concepts during that time. The practice quizzes are based on learning material from both course texts and feature 50 multiple-choice questions randomly selected from a database of questions. After submitting your completed practice quiz, you will receive a grade to help you gauge your mastery of the course materials. You may take the practice quiz more than once.

#### Online Tutorial Login Information

**Please note:** It takes approximately 3–5 business days after you register for this course to be able to access the online tutorial. After that time, you can follow the steps below:

1. Go to the Institute's e-learning website: <http://elearning.insuranceinstitute.ca>

2. Log in as per the instructions below:

**If this is your first time** using the Institute's e-learning site, your login details are as follows:

*Username* = your member number (available on your packing slip)

*Password* = changeme (you will be asked to choose a new password the first time you log in)

**If you've already used our e-learning site**, your login details remain the same as they were in your last course.

3. Once you've logged in, look for the name of your course in your list of courses.

**Need assistance?** Email our technical support: [elearning@insuranceinstitute.ca](mailto:elearning@insuranceinstitute.ca)

### Students Requiring Academic Accommodations

The Insurance Institute will try to accommodate the needs of students with disabilities who may require special arrangements. For further information, contact the manager of your local institute:

Jenny Reyno  
Manager, Insurance Institute of Nova Scotia  
[jreyno@insuranceinstitute.ca](mailto:jreyno@insuranceinstitute.ca)

### Academic Policies and Procedures

Please refer to the syllabus on the Insurance Institute's website for a complete listing of our academic policies and procedures: <https://www.insuranceinstitute.ca>

