

BC Travel Insurance Study Manual and Exam Frequently Asked Questions

In order to clarify some of the information about the BC Insurance Exam, CITC has compiled some Frequently Asked Questions and the responses:

INTRODUCTION

Q: How do I know whether or not I need to get the Study Manual and write the exam?

A: To confirm if you need to write, you should consult the BC Insurance Council Notice that was issued on January 5, 2005, which explains the exemptions to the licensing requirements of the Financial Institutions Act, as they affect travel agencies and travel counsellors who sell travel insurance. A copy of this notice may be downloaded at www.insurancecouncilofbc.com.

Q: Is there an actual Insurance course?

A:

- 1) CITC will offer a course in any location where there is a minimum of 20 travel Counsellors who are interested in taking a course.
- 2) CITC will offer a webinar (Conference-call based 1 hour session) if there is a demand. Travel Counsellors should contact CITC and ask to be put on the course list.
- 3) Individual Insurance companies may offer exam prep courses or materials or information that relates to the Study Manual, to help their client agencies prepare for the exam. Please contact your Travel Insurance Rep for more details.

Q: CITC is in Ontario – therefore when the office closes for the day, it is only 2:00 pm in BC. How do we contact CITC in the afternoon?

A: CITC's normal business hours are Monday thru Friday from 8:00 am to 5:00 pm Eastern Time. Our toll free numbers are **Telephone: 800-589-5776; Fax: 866-427-9768**.

- When CITC closes at 5:00 pm, there is voicemail for after-hour calls whereby you can leave a message. Contact Kulsum at extension 226 or Ruby at extension 223 with regard to registration questions.
- Or you can email Kulsum at exams@citc.ca or Ruby at publications@citc.ca

Q: Do I need to be a member of CITC in order to write the exam?

A: No. CITC is administering this program due to its involvement and expertise with the delivery of educational programs to Canada's travel industry. This is an exam for the BC Travel Industry and has nothing to do with CITC membership.

Exam Registration

Q: How do I register for the exam

A: Click on the Exam Registration form on the website:
<http://www.citc.ca/content/en/train-bci-reg-e.asp>

A Proctor is required at each exam sitting, despite the number of people in the exam room. Please review the section below on Proctors and Proctored Venues. It is always a good idea to check first with your chosen Proctor, or with the Proctored Venue to confirm the date, time and place of the exam before you register with CITC.

Registration with CITC must be completed a minimum of 10 business days prior to your chosen exam date.

The Study Manual

Q: How do I get a copy of the Study Manual?

A: The Study Manual is available once you have completed the Registration Package. This consists of completing the application form, which can be found at www.citc.ca/en/bcinsurance.html and submitting it, with payment, to CITC. Once payment is received, CITC will provide the candidate with a URL to download the PDF of the Study Manual. We can arrange to send a copy of the coil-bound manual for an additional fee of \$22.05 (includes GST) via Express Post.

Q: Do I need to register before I can receive the Manual?

A: Yes. Registration consists of CITC receiving both the Registration Form and payment.

Q: Can I just order the exam without the Manual or the Manual without the exam?

A: Yes. The fee is not discounted for ordering only one of the two components in the Registration Package. The Registration Package sells for \$65.00 plus applicable taxes. (Total is \$72.80)

The Exam

Q: Can I register for the exam without selecting a date to write?

A: Yes. Simply complete the Registration form. CITC will send you the link to download the Study Manual. Please contact CITC via email at least 10 business days prior to your chosen date for writing the exam.

Q: Is there a sample exam that I can use to study?

A: Yes, please visit www.citc.ca/en/BCInsurance.html and select "Sample Exam".

Q: Is the exam open book or closed book?

A: The exam is closed book. This will determine your level of understanding the concepts involved in selling travel insurance to your travelling clients.

Q: What kind of exam is it? How many questions?

A: The exam consists of 50 multiple choice questions. They are based on the material in the Study Manual. The pass mark is 72%. There is a 90 minute time-limit to write the exam.

Online vs. Pen-and-Paper Exams

Q: How do I know which format of the exam to write?

A: The exam will only be available in an online format.

Online: Uses a point and click mouse system to answer questions. The keyboard is only used to enter the user name, password and exam password.
The benefit of the online exam is that you can receive your results very soon afterward.

Q: What date should I choose to write the exam?

A: An Exam date can be scheduled as early as 10 business days after your completed Registration form has been received at CITC.

Q: Can a group of people write the exam at the same time?

A: Yes. In fact you sometimes you may be able to save on Proctor fees by splitting whatever fee the Proctor charges amongst a number of people. (This may not apply if you choose to write in a Proctored Venue where a per-person fee is usually charged)

Please keep in mind that 1 (one) proctor may supervise an exam of up to 24 people, assuming that all exam candidates are visible to the proctor at one time (no one should be around corners, or hidden behind desks or walls). When there are more than 24 exam candidates in the room, one extra proctor is required for each additional 15 candidates.

Q: What if I need to cancel? What if something happens on the morning of the exam and I can't write?

A: If the cancellation takes place outside of 7 business days prior to the exam, then an administrative fee of \$15.00 will apply. If the cancellation occurs within 7 business days of the scheduled exam date, then a \$25.00 administrative fee will apply. Cancellations on the day of the exam (or 'no-shows') will have to re-register for the exam and pay the full registration fee again. Please see details at <http://www.citc.ca/content/en/train-bci-resched-e.asp>

If a medical condition is involved in your cancellation, then a Medical Note must be submitted to CITC within 2 business days of the original assigned exam date. Medical cancellations will be considered on a case-by-case basis.

Q: What happens if I register for the exam and something changes in my position, status or responsibilities resulting in there being no need for me to write the exam?

A: Once a candidate completes the Registration form and is sent the URL for downloading the Study Manual or has ordered a hard copy of the Study Manual, there are no refunds.

Q: What happens if I am not successful at writing the exam?

A: You may re-write the exam with a minimum of 14 business days notice to CITC. If a candidate fails the exam twice, it is suggested that they contact CITC prior to the next re-write in order to receive some guidance on how best to prepare for the exam.

The re-write fee is \$45.00 plus applicable taxes (\$50.85 including applicable taxes)

Proctors and Proctored Venues

What is a Proctor?

- A proctor is an impartial supervisor who can ensure the integrity of the exam process by determining that:
- You are the person who actually registered for the exam
- The exam venue is safe from distractions and interruptions
- The exam starts and ends (90 minutes) on time
- Candidates leave any excess study material outside the exam room
- Candidates, sharing a writing venue, complete the exam process using their own thoughts and ideas.

Note: Exam candidates may **write the BC Insurance exam anytime** you please and **anywhere** you please, as long as you have the **proper equipment** and an **approved proctor to supervise** the process. **However**, if you do choose to write in an agency or office, you must ensure that the proctor can clearly see all the exam candidates at the same time. Venues where people are tucked away in cubicles or offices may need to have 2-3 proctors to supervise the exam. Also, if writing in an office/agency/home, the desks used to write the exam must be clear of all papers, files and books.

Who can be a Proctor?

A Proctor can be anyone who qualifies as a passport guarantor. **For the purpose of proctoring, a relative or spouse is not acceptable.** A full list of passport guarantors can be found at <http://www.ppt.gc.ca/cdn/section2.aspx>

OR

CITC may be able to suggest a Proctor for candidates to contact, based on a list of Proctors used in the past.

OR

A candidate may suggest a Proctor to CITC and we will determine if this person qualifies. Basically CITC is looking for:

- Someone with no conflict of interest
- Someone in your area who you know has acted as a proctor in the past.
- A Travel & Tourism Educator, or another academic, whether active or retired.
- A Certified Travel Counsellor or Certified Travel Manager who does not work for the same agency or agency chain. (list can be found at www.citc.ca/en/directory and who has already passed the BC Insurance Exam.

Proctor Fees

Q: What do Proctors charge to supervise my writing of the exam?

A: The average price that Proctors charge is \$25.00 per candidate. Of course if you arrange your own Proctor, then you can negotiate a fee that works for both of you.

Q: To whom do I pay the Proctor fee?

A: Any applicable Proctor fees are a matter that is strictly between the Proctor and the candidate—and does not involve CITC. CITC only provides approval of Proctors, and then sends the exam materials and any passwords to the approved Proctor.

Q: If I write in a group, can I save money on the Proctor fee?

A: Yes. In fact sometimes you can save on Proctor fees by splitting whatever fee the Proctor charges amongst a number of people. *(This may not apply if you write in a proctored Venue as the venue will usually charge a per-person fee for their services)* Please keep in mind that 1 (one) proctor may supervise an exam of up to 24 people, assuming that all exam candidates are visible to the proctor at one time (no one should be around corners, or hidden behind desks or walls). When there are more than 24 exam candidates in the room, one extra proctor is required for each additional 15 candidates

Proctored Venues

Q: What is a Proctored Venue?

A: CITC has put together a list of Proctored Venues that some candidates may find convenient. Each venue lists **specific dates** on which they can accommodate candidates to write the exam in their facility, using the facility's computers and using an approved proctor. Please note that candidates who wish to write in a Proctored Venue **must still register with CITC to write the exam.** **Registration must take place a minimum of 10 business days before the actual writing date of the exam. Please check the link next to the Proctored Venue before you register to ensure that there is room on the date and time you wish to write**

Q: How does it work?

A: Visit the Proctored Venue page at <http://www.citc.ca/content/en/train-bci-proctors-venues-e.asp> and choose a school nearest your home or office. Read through the policies and procedures and ensure that there is space for you to write the exam on your chosen date. Then register with the venue to secure your place. Remember that registration with CITC is a separate step and requires a minimum of 14 business days before your chosen exam date. Please ensure that you leave enough time for the CITC registration process, when you check availability at the Proctored Venue.

Q: Is there a fee to write the exam in a Proctored Venue?

A: Yes. The fee is usually \$25.00 and this is paid directly to the Venue and does not involve CITC.

Q: I can't find a school close to me. Are you getting more Proctored Venues to participate in this program?

A: Yes. CITC will accept as many Proctored Venues as possible to assist travel counsellors looking to write the BC Insurance Exam. But keep in mind that you may also find your own Proctor and write the exam anyplace, anytime you choose.

If you find that some of your questions have not been addressed in this FAQ, please contact Kulsum Murtaza at exams@citc.ca