AMERICAN INSTITUTE OF CONSTRUCTORS (AIC) LEVEL 2 PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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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.

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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!

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Questions

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1. What are typical closeout deliverables and why are they important?

A. A final invoice and project closure checklist.

B. A set of safety training certificates only.

C. Spare parts inventory list only.

D. As-built drawings, warranties, operation manuals, spare parts, training records; ensure long-term operation and maintenance.

2. Total disability benefits under SPF 1 are payable for up to 104 weeks. Which option reflects this?

A. 52 weeks

B. 104 weeks

C. 156 weeks

D. 208 weeks

3. Outside trees coverage for a broad form commercial policy, which option best describes the per-tree and aggregate coverage?

A. Name, perils, excluding wind, or hail damage

B. All perils

C. Name, perils, excluding theft, or attempted theft

D. Named perils

4. To whom does the homeowner owe the greatest care?

A. Invitee

B. Infant

C. Minor

D. Thief

5. If a client with SPF 1 has no group benefits and only requires chiropractic care under section B, what is the maximum benefit?

A. $50,000

B. $1,000

C. $51,000

D. $100,000

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6. In pricing, a rate manual includes which of the following?

A. A minimum charge published in the rate manual

B. A maximum charge

C. A variable charge per risk

D. An average charge

7. Which of the following statements is true regarding deductible exemptions under SPF 1?

A. Deductibles apply to all listed perils in subsection 1, 3, and 4

B. Deductibles do not apply to fire, windstorm, or hail

C. Deductibles do not apply to theft only

D. Deductibles do not apply to fire, lightning, and theft of the entire vehicle

8. Which statement about contract modifications and risk allocation is true?

A. They do not affect risk allocation

B. They always reduce owner risk

C. They shift scope, cost, and schedule risk between owner and contractor; require clear documentation and approvals

D. They are only filed after project completion

9. Condo association policy does not adequately insure the damages to the common areas. There is a $150,000 loss to the common areas and a $2,000 assessment per condo unit owner. You are adequately insured but only 75% of other condo units have adequate coverage. How will your insurance respond?

A. 75% of 2,000 as only 75% of other unit owners have adequate coverage

B. 2,000 less 500 deductible

C. 112,500

D. 15,000

10. Underwriting concern reworded: rented dwellings underwriting considerations include which of the following?

A. The owner and renter may not be forthcoming about their financial status

B. The owner maintains and reports the condition of the premises to the insurer

C. When short-term occupancies are the norm

D. All of the above

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Answers

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

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Explanations

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1. What are typical closeout deliverables and why are they important?

A. A final invoice and project closure checklist.

B. A set of safety training certificates only.

C. Spare parts inventory list only.

D. As-built drawings, warranties, operation manuals, spare parts, training records; ensure long-term operation and maintenance.

Closeout deliverables are the documents and items handed to the owner at project completion that enable proper operation, maintenance, and ongoing support of the facility or system. The best answer includes as-built drawings, warranties, operation manuals, spare parts, and training records because each element plays a critical role in long-term performance. As-built drawings show the actual installed conditions, which may differ from the original design. They provide a reliable reference for future renovations, troubleshooting, and maintenance planning. Warranties outline the terms and coverage for components and systems, offering protection and clear paths for any needed repairs during the warranty period. Operation manuals give step-by-step instructions and safety considerations for running equipment, helping prevent misuse and breakdowns. A spare parts list ensures quick access to commonly replaced components, reducing downtime during maintenance or repairs. Training records verify that staff have received the necessary instruction to operate and maintain the systems correctly and safely. The other options miss essential pieces. A final invoice and project closure checklist address financial and administrative wrap-up but don't equip the owner with the information needed to operate and maintain the facility. A set of safety training certificates alone covers only one aspect of post-project needs. A spare parts inventory alone focuses on one logistical element without the supporting documentation and records that ensure proper use and longevity of the systems.

2. Total disability benefits under SPF 1 are payable for up to 104 weeks. Which option reflects this?

A. 52 weeks

B. 104 weeks

C. 156 weeks

D. 208 weeks

The key idea is the duration of total disability benefits in SPF 1. Under SPF 1, benefits for total disability are paid for a maximum of 104 weeks, which is two years. So the correct choice reflects this two-year limit. The other durations don't match SPF 1's specified benefit period: 52 weeks is one year, 156 weeks is about three years, and 208 weeks is about four years.

3. Outside trees coverage for a broad form commercial policy, which option best describes the per-tree and aggregate coverage?

A. Name, perils, excluding wind, or hail damage

B. All perils

C. Name, perils, excluding theft, or attempted theft

D. Named perils

Outside trees coverage for a broad form commercial policy is narrow and defined by named perils with specific exclusions, plus limits per tree and in total. This means losses are paid only for the perils that are named in the policy, and wind damage and hail damage are excluded from that coverage. The per-tree limit and the aggregate limit set the maximum paid for each tree and for all trees combined, respectively. This framing is why the best option is described as named perils with wind and hail excluded, rather than all perils or merely "named perils" without noting the exclusions.

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4. To whom does the homeowner owe the greatest care?

A. Invitee

B. Infant

C. Minor

D. Thief

Duty of care on a homeowner's property varies by who is on the premises. Children are especially vulnerable, so when hazards might attract them, property owners must take extra steps to prevent injury. This is the attractive nuisance idea: the risk of harm to children from dangerous conditions is greater, so the owner must guard or remove those hazards. Because an infant can't appreciate danger the way an adult would, the homeowner owes the greatest duty to an infant. For adults or invitees, the duty is to keep the premises reasonably safe, but not as stringent as the protection demanded for children. A thief is a trespasser, so the protection owed is less, and a minor is covered by the same child-protection considerations; the emphasis here is on the heightened responsibility owed to infants.

5. If a client with SPF 1 has no group benefits and only requires chiropractic care under section B, what is the maximum benefit?

A. $50,000

B. $1,000

C. $51,000

D. $100,000

Understanding how SPF and plan sections influence the payout helps explain the number. SPF 1 sets the level of benefit available when there are no other plans to coordinate with. In this scenario, the base maximum for the coverage type under Section B (chiropractic care) is $50,000. Because there are no group benefits to reduce or offset that amount, the SPF 1 factor adds an additional $1,000, giving a total allowable benefit of $51,000. The designation of Section B tells you the service covered, but it doesn't change the total unless the SPF or group benefits modify it. So the maximum benefit is $51,000.

6. In pricing, a rate manual includes which of the following?

A. A minimum charge published in the rate manual

B. A maximum charge

C. A variable charge per risk

D. An average charge

Rate manuals standardize how you price services by setting fixed amounts for typical work. The reason a minimum charge is included is that it guarantees a base revenue for every job, even when the work is small. This protects profitability by covering overhead, handling, and administrative costs, and it also keeps quotes simple and consistent across different jobs. Think of it this way: if the minimum charge is published, any job that would otherwise be priced below the floor still bills at least that amount. Larger or more complex jobs can add on at the standard rates, but the minimum ensures you're not undercutting your own costs. Other options aren't the fixed element typically published as part of a rate manual in the same way. A maximum charge would cap pricing, which isn't the standard floor you rely on. A variable charge per risk can exist as part of pricing logic, but the question targets the fixed baseline, which is the minimum. An average charge isn't a mandatory published baseline in the rate manual.

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7. Which of the following statements is true regarding deductible exemptions under SPF 1?

A. Deductibles apply to all listed perils in subsection 1, 3, and 4

B. Deductibles do not apply to fire, windstorm, or hail

C. Deductibles do not apply to theft only

D. Deductibles do not apply to fire, lightning, and theft of the entire vehicle

In SPF 1, some losses are settled without applying the deductible, specifically for certain high-severity perils. The statement that deductibles do not apply to fire, lightning, and theft of the entire vehicle reflects this design: when a loss is caused by fire or lightning, or when the entire vehicle is stolen, the claim is paid without the deductible being charged. This aligns with the idea of removing the out-of-pocket burden for total or catastrophic losses, up to the policy limits. Other options don't fit as well because deductibles aren't universally waived for all listed perils, and the exemption isn't limited to theft alone or to perils like windstorm or hail without including fire and lightning.

8. Which statement about contract modifications and risk allocation is true?

A. They do not affect risk allocation

B. They always reduce owner risk

C. They shift scope, cost, and schedule risk between owner and contractor; require clear documentation and approvals

D. They are only filed after project completion

Modifications to a contract, such as change orders, directly affect who bears risk when the scope, cost, or schedule changes. When the owner directs or approves a change, the contract reallocates the related risk to reflect that the change is now the responsibility of the party causing or managing it. The impacts on price and timeline are set out in a formal change order, which specifies the new scope, the adjusted cost, and the revised schedule. Requiring clear documentation and formal approvals protects both sides by making responsibilities and financial impacts explicit and by preventing later disputes over who pays for extra work or who is responsible for delays.

9. Condo association policy does not adequately insure the damages to the common areas. There is a $150,000 loss to the common areas and a $2,000 assessment per condo unit owner. You are adequately insured but only 75% of other condo units have adequate coverage. How will your insurance respond?

A. 75% of 2,000 as only 75% of other unit owners have adequate coverage

B. 2,000 less 500 deductible

C. 112,500

D. 15,000

Loss assessments come into play when the condo association's insurance isn't enough to cover a common-area loss. Your policy can respond to those assessments through loss-assessment coverage, paying the portion you're responsible for up to your limit. Here, the common-area loss is 150,000. Since only 75% of the other condo units have adequate coverage, only that portion of the loss can be funded by others' coverage. That amount is 0.75 × 150,000 = 112,500. Your loss-assessment coverage would respond to cover that portion up to your policy limit, which is why 112,500 is the figure your insurance would address. The remaining 37,500 would be the responsibility of the association or the uninsured portion, not covered by your loss-assessment protection.

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10. Underwriting concern reworded: rented dwellings underwriting considerations include which of the following?

A. The owner and renter may not be forthcoming about their financial status

B. The owner maintains and reports the condition of the premises to the insurer

C. When short-term occupancies are the norm

D. All of the above

The main idea here is that underwriting for rented dwellings hinges on how the property is occupied. When short-term occupancies become the norm, the risk profile changes significantly: there's higher guest turnover, more potential for property damage, vandalism, and liability claims, and less predictability in how the space is used. These factors drive the underwriter to focus on occupancy patterns and related risk controls, pricing, and endorsements, making short-term occupancy a central underwriting concern. The other points touch on general risk or maintenance but aren't the primary drivers for rented-dwelling underwriting. Financial status disclosures by owner or renter aren't typically the focal point of underwriting for this line, and while the owner's reporting of property condition matters for risk management, it isn't the key factor in determining coverage for rentals in the way occupancy type is. Therefore, the option about short-term occupancies being the norm is the best answer.

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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:

https://aiclevel2.examzify.com

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

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