



Chartered  
Insurance  
Institute

# PL2

## Award in Travel Insurance

### Introduction to travel insurance

Based on the 2024 syllabus  
examined from 1 January 2024 until 31 December 2024

# Introduction to travel insurance

Based on the 2024 syllabus tested from 1 January 2024 until 31 December 2024

## Contents

Introduction to the Examination Guide	3
PL2 Syllabus	7
Specimen Examination	9
Specimen Examination Answers and Learning Outcomes Covered	17

---

This PDF document has been designed to be accessible with screen reader technology. If for accessibility reasons you require this document in an alternative format, please contact us at [online.exams@cii.co.uk](mailto:online.exams@cii.co.uk) to discuss your needs.

The CII Qualifications accessibility and special circumstances policy and guidance document can be viewed on the CII Rules and Policies page [www.cii.co.uk/learning/qualifications/assessment-information/before-the-exam/rules-and-policies/](http://www.cii.co.uk/learning/qualifications/assessment-information/before-the-exam/rules-and-policies/)

### Published in October 2023 by:

The Chartered Insurance Institute

Telephone: 020 8989 8464

Email: [customer.serv@cii.co.uk](mailto:customer.serv@cii.co.uk)

Copyright ©2023 The Chartered Insurance Institute. All rights reserved.

# Introduction to travel insurance

**Based on the 2024 syllabus tested from 1 January 2024 until 31 December 2024**

## Introduction

This examination guide has been produced by the Qualifications and Assessment Department at the Chartered Insurance Institute to assist students in their preparation for the PL2 examination. It contains a specimen examination with answer key.

Ideally, students should have completed the majority of their studies before attempting the specimen examination. Students should allow themselves one hour to complete the examination. They should then review their performance to identify areas of weakness on which to concentrate the remainder of their study time.

Although the specimen examination in this guide is typical of a PL2 examination, it should be noted that it is not possible to test every single aspect of the syllabus in any one particular examination. To prepare properly for the examination, candidates should make full use of the tuition options available and read as widely as possible to ensure that the whole syllabus has been covered. They should also endeavour to keep as up-to-date as possible with developments in the industry by reading the periodicals listed in the PL2 reading list, which is located on the syllabus in this examination guide and on the CII website at [www.cii.co.uk](http://www.cii.co.uk).

## Background Information

Questions included in PL2 undergo a rigorous writing and editing process before reaching an examination. The questions are written to strict guidelines by practitioners with relevant technical knowledge and experience. Questions are very carefully worded to ensure that all the information required to answer the question is provided in a clear and concise manner. They are then edited by an independent panel of experienced practitioners who have been specifically trained to ensure that questions are technically correct, clear and unambiguous. As a final check, each examination is scrutinised by the Senior Examiner and a CII assessment expert.

Occasionally a question will require amendment after the examination guide is first published. In such an event, the revised question will be published on the CII website:

- 1) Visit [www.cii.co.uk/learning/qualifications/unit-introduction-to-travel-insurance-pl2/](http://www.cii.co.uk/learning/qualifications/unit-introduction-to-travel-insurance-pl2/)
- 2) Select 'exam guide update' on the right-hand side of the PL2 unit page

Candidates should also refer here for the latest information on changes to law and practice and when they will be examined.

## Syllabus

The PL2 syllabus is published on the CII website at [www.cii.co.uk](http://www.cii.co.uk). **Candidates should note that the examination is based on the syllabus, rather than on any particular tuition material.** Of course, the tuition material will provide the vast majority of the information required to perform well in the examination, but the CII recommends that students consult other reference materials to supplement their studies.

Supporting information for the syllabus which contains a detailed overview of the areas covered can be found on the unit page. Select Supporting information for the 2024 syllabus on the right-hand side of the page.

## Skill Specification

The skill level tested in each examination question is determined by the syllabus. Each learning outcome specifies the level of skill required of candidates and thus the level at which candidates may be tested. Learning outcomes for PL2 begin with *understand*.

*Understand* - To answer questions based on understanding, the candidate must be able to link pieces of information together in cause-and-effect relationships. Typically questions may ask 'Why'. Questions set on an *understand* learning outcome can test either knowledge or understanding or both.

## Examination Information

The method of assessment for PL2 is 50 multiple choice questions (MCQs). One hour is allowed for this examination.

The PL2 syllabus provided in this examination guide will be examined from 1 January 2024 until 31 December 2024.

Candidates will be tested on the basis of English law and practice unless otherwise stated.

The general rule is that legislative and industry changes will not be tested earlier than 3 months after they come into effect.

A multiple choice question consists of a problem followed by four options, labelled A, B, C and D, from which the candidate is asked to choose the correct response. Each question will contain only one correct or best response to the problem posed.

One mark is awarded for each correct response identified by the candidate. No mark is awarded if the candidate either chooses an incorrect response, chooses more than one response or fails to choose any response. No marks are deducted for candidates choosing an incorrect response.

While no questions involve complex calculations, candidates are permitted to use calculators during the examination. If you bring a calculator into the examination room, it must be a silent battery or solar-powered non-programmable calculator. The use of electronic equipment capable of being programmed to hold alphabetic or numerical data and/or formulae is prohibited. You may use a financial or scientific calculator provided it meets these requirements.

Candidates are permitted to make rough notes. Candidates are **not** permitted, in any circumstances, to remove any papers relating to the examination from the examination room.

## Examination Technique: Multiple Choice Questions

The best approach to multiple choice tests is to work methodically through the questions.

The questions are worded very carefully to ensure that all the information required is presented in a concise and clear manner. It cannot be emphasised too strongly that understanding the precise meaning of the question is vital. If candidates miss a crucial point when reading the question it could result in choosing the wrong option. Candidates should read carefully through the question and all the options before attempting to answer.

Candidates should pay particular attention to any words in the question which are emphasised in bold type, for example, **maximum**, **minimum**, **main**, **most**, **normally** and **usually**. Negative wording is further emphasised by the use of capital letters, for example **NOT**, **CANNOT**.

Candidates should not spend too much time on any one question. If they cannot make up their mind, they should leave the question and come back to it later.

When all of the questions have been answered, it is prudent to use any remaining time to go through each question again, carefully, to double-check that nothing has been missed. Altering just one incorrect response to a correct response could make the difference between passing and failing.

### Before the Examination

Before sitting the examination, please visit the preparation page on the CII website to familiarise yourself with the different requirements for sittings via remote invigilation and at an exam centre [www.cii.co.uk/learning/qualifications/assessment-information/before-the-exam/](http://www.cii.co.uk/learning/qualifications/assessment-information/before-the-exam/).

### After the Examination

Rigorous checks are made to ensure the correctness of the results issued. A pre-defined quota of passes to be awarded does not exist. If all candidates achieve a score of at least the pass mark, then all candidates will be awarded a pass grade. Individual feedback on the candidate's examination performance is automatically provided and will indicate the result achieved and, for each syllabus learning outcome, the percentage of questions in the examination that were answered correctly.

# Introduction to travel insurance

## Objective

To provide a broad knowledge and understanding of travel insurance, including:

- the need for cover and its benefits;
- insurance legal principles and duties;
- product features;
- how cover is arranged and provided;
- the principles of delivering good customer service.

Summary of learning outcomes	Number of questions in the examination*
1. Understand the need for and benefit of travel insurance.	4
2. Understand the insurance legal principles and duties relating to travel insurance.	10
3. Understand the main features of travel insurance products and the market.	14
4. Understand how travel insurance is arranged and provided.	15
5. Understand the key principles of delivering good customer service.	7

\* The test specification has an in-built element of flexibility. It is designed to be used as a guide for study and is not a statement of actual number of questions that will appear in every exam. However, the number of questions testing each learning outcome will generally be within the range plus or minus 2 of the number indicated.

## Important notes

- Method of assessment: 50 multiple choice questions (MCQs). 1 hour is allowed for this examination.
- This syllabus will be examined from 1 January 2024 until 31 December 2024.
- Candidates will be examined on the basis of English law and practice unless otherwise stated.
- This PDF document has been designed to be accessible with screen reader technology. If for accessibility reasons you require this document in an alternative format, please contact us on [online.exams@cii.co.uk](mailto:online.exams@cii.co.uk) to discuss your needs.
- Candidates should refer to the CII website for further details of assessment content, along with the latest information on changes to law and practice and when they will be examined:

1. Visit [www.cii.co.uk/qualifications](http://www.cii.co.uk/qualifications)
2. Select the appropriate qualification
3. Select your unit from the list provided
4. Select qualification update on the right hand side of the page

## 1. Understand the need for and benefit of travel insurance.

- 1.1 Explain why travel insurance is needed.
- 1.2 Describe the pooling of risk and the social value of insurance.

## 2. Understand the insurance legal principles and duties relating to travel insurance.

- 2.1 Describe what insurable interest is and how it arises.
- 2.2 Describe the information gathered from the customer and its purpose.
- 2.3 Explain the importance of selecting the right cover and providing the correct information.

## 3. Understand the main features of travel insurance products and the market.

- 3.1 Describe the different types of travel cover.
- 3.2 Describe the different core sections of travel cover and the key cover exclusions.
- 3.3 Describe the different optional extensions of travel cover.
- 3.4 Describe the general policy conditions and exclusions.

## 4. Understand how travel insurance is arranged and provided.

- 4.1 Describe the different methods of arranging travel insurance.
- 4.2 Explain the sales and underwriting process.
- 4.3 Describe the documentation issued when arranging travel insurance.
- 4.4 Explain the process of renewals.
- 4.5 Explain the claims process.

## 5. Understand the key principles of delivering good customer service.

- 5.1 Describe the main communication approaches and techniques when dealing with customers.
- 5.2 Describe the complaints process.
- 5.3 Describe Consumer Duty.
- 5.4 Describe the travel insurance regulator and ombudsman.

## Reading list

The following list provides details of further reading which may assist you with your studies.

**Note: The examination will test the syllabus alone.**

The reading list is provided for guidance only and is not in itself the subject of the examination.

The resources listed here will help you keep up-to-date with developments and provide a wider coverage of syllabus topics.

### CII study texts

Introduction to travel insurance. London: CII. Study text PL2.

### Books (and ebooks)

Insurance theory and practice. Rob Thoitys. Routledge, 2010.\*

### Periodicals

The Journal. London: CII. Six issues a year.

### Reference materials

Concise encyclopedia of insurance terms. Laurence S. Silver, et al. New York: Routledge, 2010.\*

## Examination guide

If you have a current study text enrolment, the current examination guide is included and is accessible via Revisionmate ([ciigroup.org/login](https://ciigroup.org/login)). Details of how to access Revisionmate are on the first page of your study text. It is recommended that you only study from the most recent version of the examination guide.

## Exam technique/study skills

There are many modestly priced guides available in bookshops. You should choose one which suits your requirements.

---

\* Also available as an eBook through eLibrary via [www.cii.co.uk/elibrary](http://www.cii.co.uk/elibrary) (CII/PFS members only).



1. Why does travel insurance for holidays in the USA and the Caribbean **usually** cost more than in most other areas of the world?
  - A. The currency is more stable.
  - B. Holidays are more expensive.
  - C. Medical expenses are higher.
  - D. There are a greater number of claims.
  
2. What is the **most common** type of winter sports claim under a travel insurance policy?
  - A. Loss of ski pass.
  - B. Mountain rescue.
  - C. Skiing injuries.
  - D. Travel delay.
  
3. How does the law of large numbers assist travel insurers?
  - A. By assisting in the placement of reinsurance.
  - B. By helping to estimate future losses.
  - C. By helping to source new business.
  - D. By seeking to minimise underinsurance.
  
4. According to the Association of British Insurers' key statistics, how many travel insurance claims were made by customers in 2019?
  - A. 100,000
  - B. 326,000
  - C. 477,000
  - D. Over 750,000
  
5. Mohammed would lose money if his international flight is delayed and he therefore has a right to insure his journey. This means his travel insurance policy meets what legal requirement?
  - A. Consideration.
  - B. Duty of disclosure.
  - C. Good faith.
  - D. Insurable interest.
  
6. When a travel insurance policyholder made a claim, the insurer noticed that a relevant question on the application form had **NOT** been answered. In what circumstances, if any, can the insurer reject the claim because of this?
  - A. In no circumstances.
  - B. Only if the policy is an annual multi-trip policy.
  - C. Only if the policy is a single trip policy.
  - D. Only if the question is of major significance.

7. Where a travel insurance policyholder is discovered to have no insurable interest, the policy will be classed as
- A. protected.
  - B. restricted.
  - C. suspended.
  - D. void.
8. Norman has a standard European annual multi-trip travel insurance policy. He is going on a camping holiday in France for seven nights and wants to know if this will be covered under the policy. It is **most likely** that
- A. an additional policy excess will apply.
  - B. cover will be limited to a maximum of three nights.
  - C. full cover will apply.
  - D. the holiday will not be covered.
9. At what stage in the travel insurance process is a consumer **normally** known as the proposer?
- A. Cancellation.
  - B. Claims submission.
  - C. Policy issue.
  - D. Quotation.
10. Samad wishes to visit his father who lives in Australia. His application for travel insurance has been refused by several insurers due to Samad's heart problems. He is **most likely** to be able to obtain cover from
- A. an insurer based in Australia.
  - B. a mutual insurer.
  - C. a reinsurer.
  - D. a specialist insurer.
11. Raj's annual multi trip travel insurance policy started on 1 June and was declared void by his insurer on 25 September. From what **earliest** date can the policy be considered void?
- A. 1 June.
  - B. 30 June.
  - C. 1 September.
  - D. 25 September.
12. If a customer made a careless error in a travel insurance application, what action is the insurer **most likely** to take in deciding how to deal with a claim?
- A. Decline the claim and cancel the policy with immediate effect.
  - B. Consider what would have been done if the correct details had been given.
  - C. Ignore the error irrespective of its severity.
  - D. Look at why the customer was careless.

13. The three **main** ways insurable interest can arise are through ownership, the signing of a contract and because of
- A. contribution.
  - B. indemnity.
  - C. a legal right.
  - D. public policy.
14. Javier is staying in the UK for his family holiday this year. For what reason, if any, would he require travel insurance for his holiday?
- A. Breakdown cover for his car.
  - B. Cover for cancellation.
  - C. Cover for emergency medical treatment.
  - D. Insurance is not required because no flights are involved.
15. Juan has planned two holidays during the next year. He plans to travel around Europe for three months, followed by a five-night trip to Las Vegas. Which travel insurance option is **most likely** to be **best** suited to his needs?
- A. A business travel insurance policy.
  - B. A gap year policy.
  - C. One single trip policy only.
  - D. A separate single trip policy for each holiday.
16. The personal liability section of a travel insurance policy provides compensation for
- A. damage to the policyholder's property.
  - B. death or injury to the policyholder.
  - C. property damage caused by driving a motor vehicle.
  - D. unintentional injury to other people and damage to third party property.
17. What is covered under the money section of a travel insurance policy?
- A. Cash only.
  - B. Cash, and travellers' cheques only.
  - C. Cash, travel tickets and travellers' cheques only.
  - D. Cash, money orders, travel tickets and travellers' cheques.
18. What type(s) of dental procedures, if any, are **usually** covered under a travel insurance policy?
- A. None.
  - B. Emergency treatment.
  - C. Routine check-up.
  - D. All types.
19. What holiday activity does **NOT** require a specialist travel insurance policy?
- A. Going on a cruise.
  - B. Getting married abroad.
  - C. Playing on a golf tour.
  - D. Staying at a property booked via an online accommodation website.

20. Ian and Nicola have taken out a cruise travel insurance policy. When driving from home to the port of departure their car breaks down and they arrive at the port after the ship has departed. What would be covered under the policy?
- A. Accommodation expenses only.
  - B. Reasonable additional travel costs to reach the ship's next destination only.
  - C. Reasonable additional travel costs to reach the ship's next destination plus related accommodation expenses only.
  - D. Recovery of the car plus reasonable additional travel costs to reach the ship's next destination plus related accommodation expenses.
21. An example of an extreme sport excluded under an adventure sports insurance policy is
- A. cycling.
  - B. sailing.
  - C. surfing.
  - D. white water rafting.
22. Georgie is going on holiday to France and is planning on hiring a 250cc motorcycle. He has asked his insurer whether his travel insurance policy will provide personal accident benefits whilst he is riding the motorcycle. How is the insurer **most likely** to respond?
- A. No cover will be available.
  - B. He will only be covered if he rides a motorcycle with less than 200cc.
  - C. He will only be covered if he does not carry any passengers.
  - D. He will only be covered for trips which are 30km or less.
23. What is the **usual** position regarding cover for acts of terrorism under a travel insurance policy?
- A. Cover is not available.
  - B. Cover is only available as a policy extension.
  - C. Cover is only available if a voluntary excess is applied.
  - D. Cover is only available if a mandatory excess is applied.
24. Christopher claimed for his stolen phone which he had left on the seat of the open-top car he hired whilst on holiday. He only reported the theft to his travel insurer on his return to the UK a week later. What is the **most likely** reason that the insurer will decline his claim?
- A. Claims for mobile phones are always excluded.
  - B. The car was a hire car.
  - C. There was a delay in reporting the loss.
  - D. The phone was left unattended and in view.
25. Maria and Mike are on holiday in the USA when Mike becomes ill. He is taken to a hospital for non-urgent treatment and Maria immediately gives their travel insurance details to the hospital. Why may the insurer decline the claim for the treatment?
- A. Authorisation was not obtained from the insurer before obtaining treatment.
  - B. The hospital was State-funded.
  - C. Medical expenses in the USA are always excluded.
  - D. Non-urgent treatment is never covered.

26. What is the **usual** time period, if any, within which a claim **must** be submitted under a travel insurance policy?
- A. There is no time period.
  - B. On the day of the loss.
  - C. As soon as possible.
  - D. Within 90 days of the loss.
27. Which type of travel insurance policy would be **most suitable** for an individual who takes one holiday per year?
- A. An annual multi-trip insurance policy.
  - B. A business travel insurance policy.
  - C. A gap year insurance policy.
  - D. A single trip insurance policy.
28. What is the **main** role of a travel insurance underwriter?
- A. To assess the risk and decide on the premium.
  - B. To collect the premiums and pass on the Insurance Premium Tax.
  - C. To consider and settle claims.
  - D. To recommend the best and most suitable product.
29. When, if at all, should an Insurance Product Information Document (IPID) be given to a customer?
- A. It does not need to be given to the customer.
  - B. When the customer is considering buying a policy only.
  - C. When the customer is renewing a policy only.
  - D. When the customer is considering buying or renewing a policy.
30. In respect of travel insurance, contribution arises when
- A. the insurer makes an ex gratia payment.
  - B. the insurer recovers costs from the person who is responsible.
  - C. the policyholder agrees to pay a percentage of any claim.
  - D. two or more insurers cover the same risk and each share the claim.
31. A direct insurer is an insurance company that
- A. creates insurance products and sells them to the public without the involvement of an intermediary.
  - B. creates insurance products and sells them to the public via an intermediary.
  - C. sells other insurers' products to the public.
  - D. sells other insurers' products to intermediaries.
32. In what circumstances would travel insurance **NOT** be included as a packaged policy?
- A. When it is complementary as part of a bank's current account offering.
  - B. When it is included as part of an employer's benefits scheme.
  - C. When it is included as part of a monthly fee-paying credit card.
  - D. When it is purchased alongside a holiday.

33. How, if at all, does the proposer's age normally affect the premium for annual multi-trip travel insurance?
- A. Age does not affect the premium.
  - B. Older policyholders will attract a higher premium.
  - C. Older policyholders will attract a lower premium.
  - D. Younger policyholders will attract a higher premium.
34. Fred's travel insurance premium is £480 including Insurance Premium Tax (IPT). How much IPT is payable?
- A. £20
  - B. £40
  - C. £80
  - D. £100
35. Which document **must** be issued in good time before the expiry of an annual multi-trip travel insurance policy?
- A. Certificate of insurance.
  - B. Emergency contact card.
  - C. Marketing leaflet.
  - D. Renewal notice.
36. Jules has an annual multi-trip travel insurance policy and his health has recently deteriorated. When **must** he notify his insurer of this?
- A. As soon as possible.
  - B. Only when he has paid for his next trip.
  - C. Within one day of the start of his next trip.
  - D. Only at renewal.
37. Fiona has decided she no longer requires the travel insurance that she recently renewed. To obtain a full refund, when **must** she advise the insurer to cancel the policy?
- A. At any time before the following renewal.
  - B. At any time prior to booking a holiday.
  - C. At any time providing she has not made a claim on the policy.
  - D. Within 14 days of the renewal.
38. Within the renewal pack of an annual travel insurance policy, what does the Insurance Product Information Document (IPID) include?
- A. The current and previous payment details.
  - B. The method of rating.
  - C. A note advising the policyholder to shop around.
  - D. A summary of the policy's key information.

39. When an insurer receives a claim, the amount set aside to pay the claim in the future is known as a
- A. contribution.
  - B. reserve.
  - C. settlement.
  - D. subrogation.
40. Tariq, his partner and his young son cancelled their holiday following the death of Tariq's mother. Tariq submits a claim to his travel insurer, who accepts the claim. The total cost of the holiday was £10,000. The policy includes £1,000 cancellation cover per person and has a £100 excess per person. How much will the insurer pay?
- A. £2,700
  - B. £3,000
  - C. £7,300
  - D. £10,000
41. The Association of British Insurers' Personal Effects Contribution Agreement deals with
- A. dual insurance.
  - B. indemnity.
  - C. insurable interest.
  - D. subrogation.
42. Which document contains the definitions specific to a travel insurance policy?
- A. Insurance Product Information Document (IPID).
  - B. Marketing leaflet.
  - C. Statement of fact.
  - D. Policy wording.
43. It is a regulatory requirement that an insurer handles claims fairly and
- A. immediately.
  - B. promptly.
  - C. within 7 days of receipt.
  - D. within 21 days of receipt.
44. Having rapport with a customer **typically** means that a travel insurer
- A. builds a good relationship with the customer.
  - B. ensures that dealings with the customer are compliant.
  - C. offers the customer the best possible deal.
  - D. responds quickly to the customer's questions.
45. A customer services representative at a travel insurer asks a customer "Which country will you be travelling to?". This is an example of which type of question?
- A. Closed.
  - B. Leading.
  - C. Open.
  - D. Probing.

46. According to the Financial Conduct Authority's definition of a complaint, a travel insurance customer **must** allege that he has suffered or may suffer financial loss, material inconvenience or
- A. financial complications.
  - B. financial irregularities.
  - C. material distress.
  - D. material mismanagement.
47. When an insurer receives a complaint from a customer, what record, if any, of the complaint **must** the insurer retain?
- A. Details of the complaint and the measures taken to resolve it.
  - B. The date the complaint was received only.
  - C. The date the complaint was received and the date it was resolved only.
  - D. A record does not need to be retained.
48. If Louise's travel insurer is misusing her personal information, this would be a breach of the
- A. Consumer Contracts Regulations.
  - B. Financial Conduct Authority's consumer outcomes.
  - C. Financial Ombudsman Service's guidelines.
  - D. Data Protection Act 2018.
49. Section 8 of the Financial Conduct Authority's Insurance: Conduct of Business sourcebook (ICOBS) covers which specific aspect of the travel insurance market?
- A. Claims handling.
  - B. Complaints procedures.
  - C. Product information.
  - D. Record keeping.
50. The Financial Ombudsman Service deals with travel insurance complaints covering companies based in which geographical area?
- A. England only.
  - B. England, Scotland and Wales only.
  - C. European Union and United Kingdom.
  - D. United Kingdom only.



## Specimen Examination Answers and Learning Outcomes Covered

Question	Answer	Learning Outcome	Question	Answer	Learning Outcome
<b>Learning Outcome 1</b>			<b>Learning Outcome 4</b>		
1	C	1.1	28	A	4.2
2	C	1.1	29	D	4.3
3	B	1.2	30	D	4.5
4	C	1.1	31	A	4.1
<b>4 Questions</b>			32	D	4.1
			33	B	4.2
<b>Learning Outcome 2</b>			34	C	4.2
5	D	2.1	35	D	4.4
6	A	2.3	36	A	4.4
7	D	2.1	37	D	4.4
8	C	2.2	38	D	4.4
9	D	2.2	39	B	4.5
10	D	2.2	40	A	4.5
11	A	2.3	41	A	4.5
12	B	2.3	42	D	4.3
13	C	2.1	<b>15 Questions</b>		
<b>9 Questions</b>					
			<b>Learning Outcome 5</b>		
<b>Learning Outcome 3</b>			43	B	5.4
14	B	3.2	44	A	5.1
15	D	3.1	45	A	5.1
16	D	3.2	46	C	5.2
17	D	3.2	47	A	5.2
18	B	3.2	48	D	5.3
19	D	3.3	49	A	5.4
20	C	3.3	50	D	5.4
21	D	3.3	<b>8 Questions</b>		
22	A	3.4			
23	A	3.4			
24	D	3.4			
25	A	3.4			
26	C	3.4			
27	D	3.1			
<b>14 Questions</b>					