

# And now for the small print...

Notes and Fees for Membership 2009/10

Switch to Direct Debit - see inside



CII

# Membership Notes & Direct Debit Guarantee

## 1. Help us make a difference by providing us with your e-mail address:

Given the increased focus on environmental issues and climate change, we are trying to reduce the number of paper mailings we send to our members. Please help us to do this by providing us with your email address, if you have one. For every email address we receive, we will donate 10p towards Trees for Life's reforestation programme in the Scottish Highlands.

To provide or update your e-mail address, please log onto [www.cii.co.uk/amend](http://www.cii.co.uk/amend) or telephone +44 (0) 208 989 8464.

## 2. Faculties

As a CII member you are able to join a faculty for free. Please give your faculty preference in the appropriate section.

Insurance Broking Faculty – If you work for an insurance broker

Claims Faculty – If you work in Claims

London Market Faculty – If you work for Lloyd's Brokers, Lloyd's and London Company Underwriters and others practitioners.

Underwriting Faculty – If you work for a general insurance company

Life & Pensions Faculty – If you work for a life and pensions company.

## 3. Local Institutes (UK Only)

The network of 60 UK local institutes offers a range of key local benefits, including:

- Technical and regulatory seminars and training courses
- Career guidance, mentoring and knowledge services
- Social and networking activities
- Community engagement initiatives
- Local news and information

Aberdeen; Bedford & Milton Keynes; Belfast; Birmingham; Blackburn & Burnley; Bolton; Bournemouth; Bradford; Brighton; Bristol; Cambridge; Cardiff; Carlisle; Chelmsford & South Essex; Cheltenham & Gloucester; Chester & North Wales; Coventry, Croydon; Edinburgh; Exeter; Folkestone, Canterbury & East Kent; Glasgow; Guernsey; Guilford; Halifax; Harrow & Ealing; Hull; Inverness & the Highlands; Ipswich, Suffolk & North Essex; Isle of Man; Jersey; Kendal; Leeds; Leicester; Lincoln; Liverpool; London; Luton & St Albans; Manchester; Middlesbrough; Mid Kent; Newcastle-upon-Tyne; Northampton; Norwich; Nottingham; Perth & Dundee; Peterborough; Plymouth & Cornwall; Preston & Blackpool; Reading; Royal Tunbridge Wells; Sheffield; Shropshire & Mid Wales; Southampton; Stoke-on-Trent; Stratford-upon-Avon; Swansea & West Wales; Swindon; Watford; York.

If you come within the Insurance Institute of London area your subscription is in all instances £3 higher. (The area covered by the Insurance Institute of London is defined as all London postal districts except the following: N9, N11, N14, N21, NW9, E4, E6, E7, E10, E11, E12, E13, E15, E16, E17, E18, W3, W4, W5, W6, W7, W12, W13, SW20, SE25, SE30.)

## 4. Payment date

Please make your payment within three months of the due date (Bye-law 21).

## 5. Membership card

Your membership card for the forthcoming year will be sent once your subscription has been received. If you are paying by monthly direct debit, your card will be sent after the first payment has been made.

## 6. Receipts

Receipts for subscriptions are not issued unless you specifically ask for one. They are not normally required for claiming UK income tax relief.

## 7. Members' liability

You are liable for payment of your subscription for the forthcoming year unless you notify the CII Group one month before your renewal date that you wish to discontinue membership (Section VI Reg).

## 8. Governance

As a member of the CII Group you agree to abide by the Charter, Bye-laws and Code of Ethics of the Institute, and by the Constitution and Bye-laws of any local institute of which you are a member.

The CII Charter and Bye-Laws state that if you cease to be a member you must return any diplomas and/or certificates of membership or Chartered Status (this does not include your examination certificates or records of achievement). If you hold designatory letters then you are now no longer entitled to use these either.

## 9. General regulations for the use of Chartered titles Fellows and Associates of the CII group can apply provided they:

- (a) have five years' professional experience in the industry (not necessarily post qualification) of a kind satisfactory to the Institute, and
- (b) in their examinations have passed such combination of subjects as may be specified from time to time by the CII or approved in any individual case by the CII, and
- (c) are up to date with the Continuing Professional Development (CPD) requirements in accordance with CII rules.

The title 'Chartered Insurer' will apply to those qualified members working for insurance companies and Lloyd's underwriting agents only.

The title 'Chartered Insurance Practitioner' will apply to those qualified members who work as insurance intermediaries of loss adjusters or in trade and professional bodies, and in other non-insuring but insurance related occupations.

The title 'Chartered Insurance Broker' will apply to those qualified members who are carrying on business as an insurance broker. An insurance broker is an intermediary who acts for clients and, in respect of any product type, can offer a choice of solutions.

The titles indicated above must be used in full without abbreviation, Chartered Insurer and Chartered Insurance Practitioner may be used only by individuals.

Fellows and Associates whose applications are approved will be issued with a certificate of entitlement. Any Fellow or Associate Chartered title holder holding such a certificate whose occupation or employment changes so as to cause them to cease to be eligible shall notify the CII and return their certificate. Such notification shall not be required in the event of a temporary period of unemployment. The CII may, at its discretion, issue an appropriate new certificate, or might require further details or a renewed application for this purpose.

All holders of certificates of entitlement must, as a condition of retaining such a certificate, comply with the Charter, Bye-laws and regulations of the CII including the CII Code of Ethics and with the programme of continuing professional development (CPD) operated by the CII. Chartered Financial Planners are also required to comply with the PFS Articles of Association and Bye-laws. Inappropriate use of a title or failure to comply with the regulations in any respect may result in the forfeiture of the entitlement to use a title and could result in disciplinary proceedings being started against them in line with the CII Disciplinary Regulations and Procedure Rules.

The CII will maintain a register of those holding certificates of entitlement and may monitor the use of titles in any manner it sees fit.

## 10. Notes for applicants to Chartered status

- (a) These Chartered titles are available exclusively to members who have reached CII Associate level.
- (b) Their use is conditional on due application to, and authorisation by, the CII.
- (c) Five years professional experience must include three years employed full-time in the industry. For the purposes of this application, employment can include self-employment or working on a consultancy, contractual or voluntary basis provided the employment is full-time and is in the industry relevant to the Chartered title for which you are applying.

Professional experience for the remaining two years can include being a full time student where the primary focus of the study relates to the Chartered title for which you wish to apply.

### 11. Continuing Professional Development

All qualified members are expected to follow our Code of Ethics and a programme of Continuing Professional Development (CPD) to help them to keep their knowledge up to date and raise the standards of the industry as a whole. For more information please visit [www.cpd.cii.co.uk](http://www.cpd.cii.co.uk)

12. All members must abide by the Charter and Bye-laws and Code of Ethics of the Institute and by the Constitution and Bye-laws of any local institute of which they become a member.

The Code sets down the principles which all members should follow in the course of their professional duties.

**You must therefore:**

1. Comply with this Code and all relevant laws and regulations.
2. Act with the highest ethical standards and integrity.
3. Act in the best interests of each client.
4. Provide a high standard of service.
5. Treat people fairly regardless of:  
race or racial group; sex or sexual orientation;  
religion or belief; age; and disability.

Failure to comply with the Code may result in disciplinary action against you and risk adverse publicity for yourself and your organisation.

For further details visit [www.cii.co.uk/code](http://www.cii.co.uk/code)

### 13. Direct Debit Guarantee

**Banks and Building Societies may decline to accept instructions to pay Direct Debits from some types of accounts.**



**The Direct Debit Guarantee**

The Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme.

The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society. If the amounts to be paid or the payment dates change The CII will notify you 10 working days in advance of your account being debited or as otherwise agreed.

If an error is made by The CII or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to The CII.

**Please retain this guarantee for your reference.**

# Switch to Direct Debit

and be in with a chance to win  
a year's FREE membership!



If you live in the UK, you can spread the cost of membership by paying via monthly Direct Debit at no extra cost. By switching your payment to Direct Debit you will automatically be put into a prize draw to win a year's free subscription to the CII. Please complete and return the Direct Debit mandate on the reverse.

Make the most of your membership  
visit [www.cii.co.uk/directdebit](http://www.cii.co.uk/directdebit)





# Fees 2009/10

## CII member Level subscription\*. Please note fees will be reviewed on 1 January 2011.

	UK Monthly fee	UK Annual fee	International Annual fee	Low GDP* Annual fee
<b>CII Ordinary</b>	£5.84	£70.00	£50.00	£35.00
<b>CII (Award)</b>	£6.00	£72.00	£60.00	£40.00
<b>Cert CII**</b>	£8.50	£102.00	£67.00	£45.00
<b>Dip CII***</b>	£10.84	£130.00	£77.00	£55.00
<b>ACII</b>	£11.34	£136.00	£77.00	£60.00
<b>FCII</b>	£12.67	£152.00	£100.00	£85.00
<b>Chartered Insurance Broker, Practitioner and Insurer</b>	£13.59	£163.00	£115.00	£90.00

## SMP member UK subscription

	Monthly fee	Annual fee
Member level	£5.84	£70.00
Cert CII(MP)	£9.58	£115.00
Cert CII (MP & ER)	£9.58	£115.00

\* A discounted membership fee is available for individuals residing in the following countries which have been categorised as 'low income' or 'lower middle income' countries by The World Bank Country Income Classification List (as of July 2007) with the exception of those marked with †. Afghanistan, Angola, Azerbaijan, Bangladesh, Benin, Burkina Faso, Burundi, Cambodia, Central African Republic, Chad, Comoros, Congo (Dem. Republic of), Cote d'Ivoire, Egypt, Eritrea, Ethiopia, Gambia, Georgia, Ghana, Guyana†, Guinea, Guinea - Bissau, Haiti, India, Indonesia, Kenya, Korea (Dem. Peo. Rep. of), Krygyzstan, Lao People's Democratic Rep., Lesotho, Liberia, Madagascar, Malawi, Moldova (Republic of), Mongolia, Myanmar (Burma), Nepal, Niger, Mali, Mauritania, Mozambique, Nigeria, Pakistan, Papua New Guinea, Rwanda, Sao Tome and Principe, Senegal, Sierra Leone, Solomon Islands, Somalia, South Africa†, Sri Lanka†, Sudan, Tajikistan, Tanzania, Timor Leste, Togo, Uganda, Ukraine, Uzbekistan, Vietnam, Yemen, Zambia, Zimbabwe.

\*\* Same fee applies to Cert CII (Claims), (London Market) and (L&P).

\*\*\* Same fee applies to Dip CII (Claims).

\* There is a one off admission fee of £36 for new and reinstating members.

**The Chartered Insurance Institute**  
42–48 High Road, South Woodford, London E18 2JP  
tel: **+44 (0)20 8989 8464**  
fax: **+44 (0)20 8530 3052**  
email: **customer.serv@cii.co.uk**  
website: **www.cii.co.uk**