



Learning Outcome	Assessment Criteria	Indicative Content		
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<p><b>1</b>  <b>4</b> questions</p>	<p><b>Understand the need and benefit of travel insurance.</b></p>	<p><b>1.1</b> Explain why travel insurance is needed.</p>		
		<p><b>1.1.1</b></p>	<p>What can happen when travelling: illness, injury, accident, cancellation, delays, loss of baggage/travel documents, money, liability to third parties.</p>	
		<p><b>1.1.2</b></p>	<p>ABI key facts: proportion of people who travel and have cover, claims statistics.</p>	
		<p><b>1.1.3</b></p>	<p>Market developments: volcanic ash, drones, airline failures, climatic change issues, strikes.</p>	
		<p><b>1.1.4</b></p>	<p>Benefits and the different ways in which claims can be settled.</p>	
<p><b>1.1.5</b></p>	<p>Consequences of not taking out travel insurance.</p>			
<p><b>2</b> <b>10</b> questions</p>	<p><b>Understand the insurance legal principles and duties relating to travel insurance.</b></p>	<p><b>1.2</b> Describe the pooling of risk and the social value of insurance.</p>		
		<p><b>1.2.1</b></p>	<p>Insurance as a risk transfer mechanism, promise to pay the premium.</p>	
		<p><b>1.2.2</b></p>	<p>Premiums of the many pays the claims of the few.</p>	
		<p><b>2.1</b> Describe what insurable interest is and how it arises.</p>	<p><b>2.1.1</b></p>	<p>Legal definition of insurable interest.</p>
		<p><b>2.1.2</b></p>	<p>How insurable interest arises: individual or group, liability to others, purpose.</p>	
		<p><b>2.1.3</b></p>	<p>Who has an insurable interest.</p>	
		<p><b>2.2</b> Describe the information gathered from the customer and its purpose.</p>	<p><b>2.2.1</b></p>	<p>Information about the traveller(s) and trip the implications of such factors: single/multitrip, destination (including territorial limits), duration, age groups, activities, medical and claims history.</p>
<p><b>2.3</b> Explain the importance of selecting the right cover and providing the correct information.</p>	<p><b>2.3.1</b></p>	<p>Duty of disclosure.</p>		
<p><b>2.3.2</b></p>	<p>Consequences of not selecting the right cover.</p>			
<p><b>2.3.3</b></p>	<p>Consequences of providing incorrect information.</p>			



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<b>3</b> <b>14</b> <b>questions</b>	<b>Understand the main features of travel insurance products and the market.</b>	<b>3.1</b>	Describe the different types of travel cover.	<b>3.1.1</b>	Single trip, annual multitrip, specialist (e.g. gap year), pre-existing medical conditions (e.g. cancer, heart conditions).
		<b>3.2</b>	Describe the different core sections of travel cover and the key cover exclusions.	<b>3.2.1</b>	Personal accident, medical expenses, cancellation and curtailment, travel delay, loss of travel documents, liability, legal expenses; opt-out covers - baggage and money; opt-in covers - travel disruption.
		<b>3.3</b>	Describe the different optional extensions of travel cover.	<b>3.3.1</b>	Winter sports, golf, sporting activities, wedding cover, cruise cover.
		<b>3.4</b>	Describe the general policy conditions and exclusions.	<b>3.4.1</b>	Exclusions: war, terrorism, changing your mind against travelling, travelling against personal /medical/ WHO/ Government advice, high-risk sports and activities, pregnancy, travelling in territories subject to sanctions.
<b>3.4.2</b>	Conditions: country of domicile, registered with a GP in the country of domicile, seeking authorisation from insurer before taking action for medical and legal expenses claims, claims reporting deadline.				
<b>4</b> <b>15</b> <b>questions</b>	<b>Understand how travel insurance is arranged and provided.</b>	<b>4.1</b>	Describe the different methods of arranging travel insurance.	<b>4.1.1</b>	Direct insurers.
				<b>4.1.2</b>	Intermediaries.
				<b>4.1.3</b>	Insurance comparison websites.
				<b>4.1.4</b>	Other methods: Introducers, high street retailers, bancassurers, member benefits (e.g. employees, unions, banks etc).
		<b>4.2</b>	Explain the sales and underwriting process.	<b>4.2.1</b>	What is a premium and the considerations.
				<b>4.2.2</b>	How the premium is calculated, including rating factors, application of excesses, administration fees and Insurance Premium Tax.
		<b>4.3</b>	Describe the documentation issued when arranging travel insurance.	<b>4.3.1</b>	Proposal/statement of fact.
				<b>4.3.2</b>	Insurance product information document.
				<b>4.3.3</b>	Policy schedule/certificate.
				<b>4.3.4</b>	Standard policy booklet.
		<b>4.4</b>	Explain the process of renewals.	<b>4.4.1</b>	Renewal process.
				<b>4.4.2</b>	Continuing duty of disclosure.
				<b>4.4.3</b>	Changes in policy coverage.
<b>4.4.4</b>	Summary of cover.				
<b>4.4.5</b>	Methods of premium payment.				
<b>4.4.6</b>	Non-renewal.				



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		<b>4.5</b>	Explain the claims process.	<b>4.5.1</b>	Duty of the insured: notification of the claim, minimising the loss, documentary evidence, proving the loss, ownership.
				<b>4.5.2</b>	Why a claim may be invalid or partially met - excess, policy limits, exclusions, non disclosure, goodwill gestures.
				<b>4.5.3</b>	How claims are settled: cash to the policyholder, direct payment to the medical provider, support from helplines.
				<b>4.5.4</b>	Insurer agreements: dual insurance, contribution, subrogation.
				<b>4.5.5</b>	The role of Claims and Underwriting Exchange (CUE) Travel.
<b>5</b>  <b>7</b> <b>questions</b>	<b>Understand the key principles of delivering good customer service.</b>	<b>5.1</b>	Describe the main communication approaches and techniques when dealing with customers.	<b>5.1.1</b>	Verbal communication: Inform, invite, listen, acknowledge, listening, questioning, empathy, rapport, scripts, signposting.
				<b>5.1.2</b>	Written communication: professional, appropriate and simple language, on brand.
				<b>5.1.3</b>	Different types of customer: internal and external.
				<b>5.1.4</b>	Identification of vulnerable customers and how they are considered.
				<b>5.1.5</b>	Advantages and disadvantages of providing good customer service.
		<b>5.2</b>	Describe the complaints process.	<b>5.2.1</b>	Definition of a complaint: simple and complex.
				<b>5.2.2</b>	Escalations.
				<b>5.2.3</b>	Time periods.
				<b>5.2.4</b>	Recording of complaints.
				<b>5.2.5</b>	Following company procedures.
		<b>5.3</b>	Describe the fair treatment of customers.	<b>5.3.1</b>	Outcomes in accordance with the FCA's Principles for Businesses (PRIN) and the Insurance Distribution Directive.
				<b>5.3.2</b>	Importance of ethical behaviours.
				<b>5.3.3</b>	Protection of customer data.
		<b>5.4</b>	Describe the travel insurance regulator and ombudsman.	<b>5.4.1</b>	Financial Conduct Authority (FCA): Insurance conduct of business rules (ICOBs).
				<b>5.4.2</b>	Financial Ombudsman Service (FOS): eligibility and award limits.