



## Learning Outcome

## Assessment Criteria

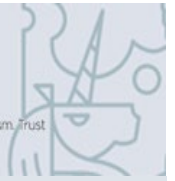
## Indicative Content

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|  |  |            |   |   |  |
|--|--|------------|---|---|--|
| <b>1<br/>36<br/>questions</b>                                    | <b>Know insurance products and associated services for general insurance business.</b> | <b>1.1</b> | Describe the basic features and outline of typical cover of:<br>Motor insurance,<br>Health insurance,<br>Combined comprehensive or packaged insurance,<br>Property insurance,<br>Pecuniary insurance,<br>Liability insurance. | <b>Motor insurance</b>                              |  |
|  |  |            |   | <b>1.1.1</b>  | The cover provided under different types of private motor car insurance.                   |
|  |  |            |   |   | The optional extensions available under a comprehensive motor car insurance policy.        |
|  |  |            |   |   | The cover provided under motorcycle insurance and the optional extensions available.       |
|  |  |            |   |   | The cover provided under commercial motor insurance and the optional extensions available. |
|  |  |            |   | <b>Health insurance</b>                             |  |
|  |  |            |   | <b>1.1.2</b>  | The personal accident cover provided under personal accident and sickness insurance.       |
|  |  |            |   |   | The sickness cover provided under personal accident and sickness insurance.                |
|  |  |            |   |   | The cover provided under medical expenses insurance.                                       |
|  |  |            |   | <b>Combined comprehensive or packaged insurance</b> |  |
|  |  |            |   | <b>1.1.3</b>  | The building insurance cover available under a household insurance policy.                 |
|  |  |            |   |   | The contents insurance cover available under a household insurance policy.                 |
|  |  |            |   |   | The liability insurance cover available under a household insurance policy.                |
|  |  |            |   |   | The extensions of cover available under a household insurance policy.                      |
|  |  |            |   |   | The cover available under a travel insurance policy.                                       |
| The cover available under a commercial package insurance policy. |  |            |   |   |  |



| Learning Outcome           | Assessment Criteria   | Indicative Content   |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
|----------------------------|---|--|---------------------------|--|--------------|---|---|--|--|---|----------------------------|--|--------------|--|---|---|----------------------------|--|--------------|---|--|--|--|---|--|---|
|                            |   | <table border="1"> <thead> <tr> <th colspan="2" data-bbox="1146 252 2112 300"><b>Property insurance</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="1146 300 1258 579" rowspan="5"><b>1.1.4</b></td> <td data-bbox="1258 300 2112 331">The cover provided under fire and special perils insurance.</td> </tr> <tr> <td data-bbox="1258 331 2112 371">All risks insurance and the limitations to cover.</td> </tr> <tr> <td data-bbox="1258 371 2112 459">The definition of theft and the cover provided under a theft insurance policy.</td> </tr> <tr> <td data-bbox="1258 459 2112 539">The cover provided for glass insurance and how such losses are normally settled.</td> </tr> <tr> <td data-bbox="1258 539 2112 579">The cover provided for money insurance.</td> </tr> <tr> <th colspan="2" data-bbox="1146 579 2112 627"><b>Pecuniary insurance</b></th> </tr> <tr> <td data-bbox="1146 627 1258 778" rowspan="3"><b>1.1.5</b></td> <td data-bbox="1258 627 2112 659">The cover provided under legal expenses insurance.</td> </tr> <tr> <td data-bbox="1258 659 2112 699">The cover provided under business interruption insurance.</td> </tr> <tr> <td data-bbox="1258 699 2112 778">The extensions of cover available under a business interruption insurance policy.</td> </tr> <tr> <th colspan="2" data-bbox="1146 778 2112 826"><b>Liability insurance</b></th> </tr> <tr> <td data-bbox="1146 826 1258 1211" rowspan="7"><b>1.1.6</b></td> <td data-bbox="1258 826 2112 906">The cover available under an employers' liability insurance policy and how the premium is calculated.</td> </tr> <tr> <td data-bbox="1258 906 2112 946">The role of the Employers' Liability Tracing Office.</td> </tr> <tr> <td data-bbox="1258 946 2112 1026">The cover available under a public liability insurance policy and how the premium is calculated.</td> </tr> <tr> <td data-bbox="1258 1026 2112 1066">The cover available under a products liability insurance policy.</td> </tr> <tr> <td data-bbox="1258 1066 2112 1106">The cover available under a directors' and officers insurance policy.</td> </tr> <tr> <td data-bbox="1258 1106 2112 1145">The cover available under a professional indemnity insurance policy.</td> </tr> <tr> <td data-bbox="1258 1145 2112 1211">The insurance cover available for pension fund trustees and charity trustees.</td> </tr> </tbody> </table> | <b>Property insurance</b> |  | <b>1.1.4</b> | The cover provided under fire and special perils insurance. | All risks insurance and the limitations to cover. | The definition of theft and the cover provided under a theft insurance policy. | The cover provided for glass insurance and how such losses are normally settled. | The cover provided for money insurance. | <b>Pecuniary insurance</b> |  | <b>1.1.5</b> | The cover provided under legal expenses insurance. | The cover provided under business interruption insurance. | The extensions of cover available under a business interruption insurance policy. | <b>Liability insurance</b> |  | <b>1.1.6</b> | The cover available under an employers' liability insurance policy and how the premium is calculated. | The role of the Employers' Liability Tracing Office. | The cover available under a public liability insurance policy and how the premium is calculated. | The cover available under a products liability insurance policy. | The cover available under a directors' and officers insurance policy. | The cover available under a professional indemnity insurance policy. | The insurance cover available for pension fund trustees and charity trustees. |
| <b>Property insurance</b>  |   |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
| <b>1.1.4</b>               | The cover provided under fire and special perils insurance.   |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
|                            | All risks insurance and the limitations to cover.   |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
|                            | The definition of theft and the cover provided under a theft insurance policy.                        |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
|                            | The cover provided for glass insurance and how such losses are normally settled.                      |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
|                            | The cover provided for money insurance.   |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
| <b>Pecuniary insurance</b> |   |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
| <b>1.1.5</b>               | The cover provided under legal expenses insurance.  |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
|                            | The cover provided under business interruption insurance.   |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
|                            | The extensions of cover available under a business interruption insurance policy.                     |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
| <b>Liability insurance</b> |   |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
| <b>1.1.6</b>               | The cover available under an employers' liability insurance policy and how the premium is calculated. |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
|                            | The role of the Employers' Liability Tracing Office.  |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
|                            | The cover available under a public liability insurance policy and how the premium is calculated.      |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
|                            | The cover available under a products liability insurance policy.                                      |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
|                            | The cover available under a directors' and officers insurance policy.                                 |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
|                            | The cover available under a professional indemnity insurance policy.                                  |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |
|                            | The insurance cover available for pension fund trustees and charity trustees.                         |  |                           |  |              |   |   |  |  |   |                            |  |              |  |   |   |                            |  |              |   |  |  |  |   |  |   |



| Learning Outcome |  | Assessment Criteria |   | Indicative Content          |   |
|------------------|--|---------------------|---|-----------------------------|---|
|                  |  |                     | Describe in outline the non-insurance services available. | <b>Other types of cover</b> |   |
|                  |  |                     |   | <b>1.1.7</b>                | The cover available under an extended warranty insurance policy.<br>The cover available under a cyber insurance policy.                     |
|                  |  | <b>1.2</b>          |   | <b>1.2.1</b>                | What is a helpline, when do they operate, the assistance that is provided and the classes of business for which helplines normally operate. |
|                  |  |                     |   | <b>1.2.2</b>                | Why an insurer uses authorised repairers and suppliers, and the benefits provided.  |
|                  |  |                     |   | <b>1.2.3</b>                | What risk control and advice may be provided by insurers to policyholders.  |
|                  |  |                     |   | <b>1.2.4</b>                | What are uninsured losses and who provides uninsured loss recovery services.  |



| Learning Outcome                              |  | Assessment Criteria  |  | Indicative Content  |  |
|---|--|--|--|---|--|
| <b>2</b><br><br><b>31</b><br><b>questions</b> | <b>Understand underwriting and policy wordings for general insurance business.</b> | <b>2.1</b> Explain why an underwriter considers material circumstances and legislation when assessing a risk.  |  | <b>2.1.1</b> What is a material circumstance and how it affects an underwriter's consideration of a risk.   |  |
|   |  |  |  | <b>2.1.2</b> How spent or unspent convictions as defined by the Rehabilitation of Offenders Act 1974 and Legal Aid, Sentencing and Punishment of Offenders Act 2012 will affect an underwriter's consideration of a risk. |  |
|   |  |  |  | <b>2.1.3</b> The effects of the Consumer Insurance (Disclosure and Representations) Act 2012 on the disclosure requirements of a proposer and the manner in which insurers obtain material information.                   |  |
|   |  |  |  | <b>2.1.4</b> What is a misrepresentation and how a careless or deliberate misrepresentation by a consumer impacts an insurance policy.  |  |
|   |  |  |  | <b>2.1.5</b> An insured's duty to make a fair presentation of a risk as required by The Insurance Act 2015.   |  |
|   |  |  |  | <b>2.1.6</b> The consequences of an innocent or deliberate breach of the fair presentation of the risk by an insured.   |  |
|   |  | <b>2.2</b> Explain the significance of moral and physical hazard for underwriters.   |  | <b>2.2.1</b> What is a physical hazard and the affect of good and poor physical hazards on an underwriter's assessment of a risk.   |  |
|   |  |  |  | <b>2.2.2</b> What is a moral hazard and the affect of good and poor moral hazards on an underwriter's assessment of a risk.   |  |
|   |  | <b>2.3</b> Describe the legal relevance of the disclosure of material information to insurers and the methods used by underwriters to obtain this information. |  | <b>2.3.1</b> The methods used by insurers to obtain material information.   |  |
|   |  |  |  | <b>2.3.2</b> The significance of why proposers are asked certain types of questions.  |  |
|   |  |  |  | <b>2.3.3</b> Who is legally responsible for ensuring that material circumstances are provided to ensure that an underwriter can assess a risk.  |  |
|   |  | <b>2.4</b> Describe the legal and regulatory significance of procedures relating to setting up an insurance contract.  |  | <b>2.4.1</b> The manner in which the Financial Conduct Authority regulates the insurance industry.  |  |
|   |  |  |  | <b>2.4.2</b> What are intermediary issued Terms of Business Agreements and when they are used.  |  |
|   |  |  |  | <b>2.4.3</b> What is an initial disclosure document and the regulatory requirement regarding the contents of these documents.   |  |
|   |  |  |  | <b>2.4.4</b> What is contained in a suitability statement and when it is used.  |  |



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|------------------|--|---------------------|--|--------------------|--|---|
|                  |  |                     |  | <b>2.4.5</b>       | What is a statement of demands and needs and when is it issued.              |   |
|                  |  |                     |  | <b>2.4.6</b>       | The regulatory requirements regarding the disclosure of commission and fees. |   |
|                  |  |                     |  | <b>2.4.7</b>       | The legal and regulatory position regarding the issuance of quotations.      |   |
|                  |  |                     |  | <b>2.4.8</b>       | What are the cancellation rights of a consumer.                              |   |
|                  |  |                     |  | <b>2.4.9</b>       | When insurance certificates and cover notes are issued.                      |   |
|                  |  | <b>2.5</b>          | Describe the features of an insurance contract.  |                    | <b>2.5.1</b>   | Who are the parties to an insurance policy and why documents are produced.  |
|                  |  |                     |  |                    | <b>2.5.2</b>   | The structure of an insurance policy.   |
|                  |  | <b>2.6</b>          | Explain the meaning and use of common policy conditions, warranties, representations and exclusions. |                    | <b>2.6.1</b>   | When different types of policy exclusions are used, and What are the common exclusion.  |
|                  |  |                     |  |                    | <b>2.6.2</b>   | The conditions that are usually contained in a policy wording.  |
|                  |  |                     |  |                    | <b>2.6.3</b>   | The operation of the cancellation clause and how return premiums are calculated.  |
|                  |  |                     |  |                    | <b>2.6.4</b>   | What are conditions precedent to contract and conditions precedent to liability, when these conditions are used, and the affects of non-compliance. |
|                  |  |                     |  |                    | <b>2.6.5</b>   | What is a warranty and how a warranty affects a policy.   |
|                  |  |                     |  |                    | <b>2.6.6</b>   | The consequences of non-compliance of a warranty.   |
|                  |  |                     |  |                    | <b>2.6.7</b>   | What is a representation and its affect on a policy.  |
|                  |  | <b>2.7</b>          | Explain how excesses, deductibles and franchises are used.   |                    | <b>2.7.1</b>   | What is an excess and a deductible, and what impact it has on a policy.   |
|                  |  |                     |  |                    | <b>2.7.2</b>   | What is a franchise and when is it used.  |
|                  |  | <b>2.8</b>          | Explain the legal and regulatory significance of procedures relating to renewals.                    |                    | <b>2.8.1</b>   | The regulatory procedures relating to renewals.   |



| Learning Outcome     |  | Assessment Criteria |   | Indicative Content |   |
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| 3<br>2<br>questions  | How to apply knowledge of principles of premium calculation of general insurance business to a given set of circumstances. | 3.1                 | Apply knowledge of principles of premium calculation of general insurance business to a given set of circumstances.   | 3.1.1              | The importance of premium payments as consideration for valid cover, and the methods of payment that may be used. |
|                      |  |                     |   | 3.1.2              | How premium is calculated and what are flat and adjusted premiums.  |
|                      |  |                     |   | 3.1.3              | What is Insurance Premium Tax, its rate, and how it is calculated.  |
| 4<br>21<br>questions | Understand claims within the context of general insurance business.  | 4.1                 | Describe the legal requirements for a valid claim.  | 4.1.1              | Why time limitations apply to the notification of claims.   |
|                      |  |                     |   | 4.1.2              | Why an insured must prove that there has been a financial loss.   |
|                      |  |                     |   | 4.2                | Why an insurer may consider a claim to be invalid .   |
|                      |  | 4.2                 | Explain why a claim may not be valid or met in full.  | 4.2.1              | Why a claim may only be partially settled by an insurer.  |
|                      |  |                     |   | 4.2.2              | Why a claim may only be partially settled by an insurer.  |
|                      |  | 4.3                 | Describe the insured's duties after a loss.   | 4.3.1              | What are an insured's implied duties following a loss.  |
|                      |  |                     |   | 4.3.2              | What is an express duty and what action an insured is required to take following a loss.                          |
|                      |  | 4.4                 | Describe the way in which claims can be validated.  | 4.4.1              | Why a claims form is normally completed and the information required.   |
|                      |  |                     |   | 4.4.2              | The types of supporting documentation that is required for different types of claim.                              |
|                      |  |                     |   | 4.4.3              | The importance of checking the information provided on the claim form to the claims investigation.                |
|                      |  |                     |   | 4.4.4              | What is the role of a Loss Adjuster.  |
|                      |  | 4.5                 | Explain how alternative dispute resolutions operate.  | 4.5.1              | How arbitration procedures operate.   |
|                      |  |                     |   | 4.5.2              | What is mediation and conciliation and when they are used.  |
|                      |  | 4.6                 | Explain the ways in which claims can be settled.  | 4.6.1              | Claim settlement methods - cash payment, repair, replacement or reinstatement.                                    |
|                      |  |                     |   | 4.6.2              | When a claim payment will be made to a third party.   |
| 4.6.3                | The effect of the Enterprise Act 2016 on claim settlements.  |                     |   |                    |   |
| 4.7                  | Describe the role of key organisations in relation to claims.  | 4.7.1               | The ABI's personal effects contribution agreement and why it is used.   |                    |   |
|                      |  | 4.7.2               | How the Motor Insurers' Bureau operates, including knowing when payments are made under the uninsured drivers agreement and the untraced drivers agreement. |                    |   |



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|                                   |  | <b>4.8</b>          | Explain in general terms how the process of reserving operates.  | <b>4.8.1</b>       | How an insurer calculates a monetary amount as a claim reserve for a specific loss, and how the claim reserve will be updated prior to final settlement.                            |
|                                   |  | <b>4.9</b>          | Describe the means of claims recovery open to insurers.  | <b>4.9.1</b>       | How the principle of contribution can affect a claim settlement.  |
|                                   |  |                     |  | <b>4.9.2</b>       | How the principle of subrogation can affect a claim settlement.   |
|                                   |  |                     |  | <b>4.9.3</b>       | What is salvage and an insurer's right of recovery and how they affect an insurer's claim settlement.   |
|                                   |  | <b>4.10</b>         | Describe the procedures commonly used when preventing or dealing with fraud.   | <b>4.10.1</b>      | The circumstances that may arise which lead to a fraudulent or inflated claim being made to an insurer.   |
|                                   |  |                     |  | <b>4.10.2</b>      | The consequences of an insured making a fraudulent claim.   |
|                                   |  |                     |  | <b>4.10.3</b>      | The work of The Insurance Fraud Bureau, the Insurance Fraud Investigators Group and the Insurance Fraud Register in fraud prevention.   |
|                                   |  |                     |  | <b>4.10.4</b>      | How claims fraud is detected, including knowledge of the work of the Claims and Underwriting Exchange, the Art Loss Register and the Motor Insurance Anti-Fraud and Theft Register. |
|                                   |  | <b>4.11</b>         | Explain the consequences of fraudulent claims.   | <b>4.11.1</b>      | The consequences of fraudulent claims on insurers.  |
|                                   |  |                     |  | <b>4.11.2</b>      | The consequences of fraudulent claims on insureds.  |
| <b>5</b><br><b>2</b><br>questions | <b>How to apply knowledge of principles concerning the operation of policy conditions affecting claims for general insurance business to a given set of circumstances.</b> | <b>5.1</b>          | Apply knowledge of principles concerning the operation of policy conditions affecting claims for general insurance business to a given set of circumstances. | <b>5.1.1</b>       | Apply with a given set of circumstances.  |



| Learning Outcome    |  | Assessment Criteria |   | Indicative Content |   |
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| 6<br>5<br>questions | Understand information and communication technology, security, confidential information and data protection within general insurance business. | 6.1                 | Explain how the insurance industry uses and adapts to technology and new innovations.             | 6.1.1              | How the insurance industry is constantly advancing by the use of technology to produce data and new innovations.                              |
|                     |  |                     |   | 6.1.2              | How telematics operates and the effect that it has had on the insurance industry.   |
|                     |  |                     |   | 6.1.3              | How insurers use social media to promote the insurance industry and interact with customers.  |
|                     |  |                     |   | 6.1.4              | The implications of cyber crime on the insurance industry.  |
|                     |  | 6.2                 | Describe the principles and practices of data protection and the use of confidential information. | 6.2.1              | How legislation affects the use of data in the insurance industry.  |
|                     |  |                     |   | 6.2.2              | What is confidential information and regulations regarding the disclosure of data.  |
| 7<br>3<br>questions | Understand customer service within general insurance business.   | 7.1                 | Describe what a customer service standard is and explain how it should be implemented.            | 7.1.1              | Customer service and to whom it should be provided.   |
|                     |  |                     |   | 7.1.2              | The types of customer service activities that are provided by the insurance industry and the benefits of good customer service to an insurer. |
|                     |  |                     |   | 7.1.3              | How good customer service benefits the customer.  |
|                     |  |                     |   | 7.1.4              | How different types of customer service standards operate.  |
|                     |  | 7.2                 | Describe the legal and regulatory obligations in relation to customer service in insurance.       | 7.2.1              | The importance of the fair treatment of customers and positive customer outcomes.   |
|                     |  |                     |   | 7.2.2              | The regulatory requirements for claims handling and settlement.   |
|                     |  |                     |   | 7.2.3              | How conflicts of interests may arise and how they should be managed.  |
|                     |  |                     |   | 7.2.4              | The definition of a complaint and who an eligible complainant is.   |
|                     |  |                     |   | 7.2.5              | The regulatory requirements for the handling of complaints.   |
|                     |  |                     |   | 7.2.6              | The operation of the Financial Ombudsman Service.   |