



Learning Outcome	Assessment Criteria	Indicative Content	
<p>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 to discuss your needs.</p>			
<p>1 4 questions</p>	<p>Understand the need and benefit of travel insurance.</p>	<p>1.1 Explain why travel insurance is needed.</p>	<p>1.1.1 What can happen when travelling: illness, injury, accident, cancellation, delays, loss of baggage/travel documents, money, liability to third parties.</p>
			<p>1.1.2 ABI key facts: proportion of people who travel and have cover, claims statistics.</p>
			<p>1.1.3 Market developments: volcanic ash, drones, airline failures, climatic change issues, strikes.</p>
			<p>1.1.4 Benefits and the different ways in which claims can be settled.</p>
			<p>1.1.5 Consequences of not taking out travel insurance.</p>
<p>2 10 questions</p>	<p>Understand the insurance legal principles and duties relating to travel insurance.</p>	<p>2.1 Describe what insurable interest is and how it arises.</p>	<p>2.1.1 Legal definition of insurable interest.</p>
			<p>2.1.2 How insurable interest arises: individual or group, liability to others, purpose.</p>
		<p>2.2 Describe the information gathered from the customer and its purpose.</p>	<p>2.2.1 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>2.3.1 Duty of disclosure.</p>
			<p>2.3.2 Consequences of not selecting the right cover.</p>
<p>2.3 Explain the importance of selecting the right cover and providing the correct information.</p>	<p>2.3.3 Consequences of providing incorrect information.</p>		
	<p>3 14 questions</p>	<p>Understand the main features of travel insurance products and the market.</p>	<p>3.1 Describe the different types of travel cover.</p>
<p>3.2 Describe the different core sections of travel cover and the key cover exclusions.</p>			<p>3.2.1 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.</p>
<p>3.3 Describe the different optional extensions of travel cover.</p>			<p>3.3.1 Winter sports, golf, sporting activities, wedding cover, cruise cover.</p>



Learning Outcome		Assessment Criteria		Indicative Content	
		3.4	Describe the general policy conditions and exclusions.	3.4.1	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.
				3.4.2	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.
4 15 questions	Understand how travel insurance is arranged and provided.	4.1	Describe the different methods of arranging travel insurance.	4.1.1	Direct insurers.
				4.1.2	Intermediaries.
				4.1.3	Insurance comparison websites.
				4.1.4	Other methods: introducers, high street retailers, bancassurers, member benefits (e.g. employees, unions, banks etc).
		4.2	Explain the sales and underwriting process.	4.2.1	The insurance premium and the considerations.
				4.2.2	How the premium is calculated, including rating factors, application of excesses, administration fees and Insurance Premium Tax.
		4.3	Describe the documentation issued when arranging travel insurance.	4.3.1	Proposal/statement of fact.
				4.3.2	Insurance product information document.
				4.3.3	Policy schedule/certificate.
				4.3.4	Standard policy booklet.
		4.4	Explain the process of renewals.	4.4.1	Renewal process.
				4.4.2	Continuing duty of disclosure.
				4.4.3	Changes in policy coverage.
4.4.4	Summary of cover.				
4.4.5	Methods of premium payment.				
4.4.6	Non-renewal.				



Learning Outcome	Assessment Criteria	Assessment Criteria	Indicative Content
		4.5 Explain the claims process.	4.5.1 Duty of the insured: notification of the claim, minimising the loss, documentary evidence, proving the loss, ownership. 4.5.2 Why a claim may be invalid or partially met - excess, policy limits, exclusions, non-disclosure, goodwill gestures. 4.5.3 How claims are settled: cash to the policyholder, direct payment to the medical provider, support from helplines. 4.5.4 Insurer agreements: dual insurance, contribution, subrogation. 4.5.5 The role of Claims and Underwriting Exchange (CUE) Travel.
5 7 questions	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.	5.1.1 Verbal communication: inform, invite, listen, acknowledge, listening, questioning, empathy, rapport, scripts, signposting. 5.1.2 Written communication: professional, appropriate and simple language, on brand. 5.1.3 Different types of customer: internal and external. 5.1.4 Identification of vulnerable customers and how they are considered. 5.1.5 Advantages and disadvantages of providing good customer service. 5.2.1 Definition of a complaint: simple and complex. 5.2.2 Escalations. 5.2.3 Time periods. 5.2.4 Recording of complaints. 5.2.5 Following company procedures. 5.3.1 Outcomes in accordance with the FCA's Principles for Businesses (PRIN) and the Insurance Distribution Directive. 5.3.2 Importance of ethical behaviours. 5.3.3 Data protection legislation. 5.4.1 Financial Conduct Authority: Insurance Conduct of Business sourcebook rules (ICOBs). 5.4.2 Financial Ombudsman Service: eligibility and award limits.