

# 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 2 March 2020 until 31 December 2021.
- Candidates will be examined on the basis of English law and practice unless otherwise stated.
- 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](http://www.cii.co.uk)
  2. Find the qualification update on the right hand side of the unit 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 the fair treatment of customers
- 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/PFS members can access most of the additional study materials below via the Knowledge Services webpage at <https://www.cii.co.uk/knowledge-services/>.

New resources are added frequently - for information about obtaining a copy of an article or book chapter, book loans, or help finding resources, please go to <https://www.cii.co.uk/knowledge-services/> or email [knowledge@cii.co.uk](mailto:knowledge@cii.co.uk).

### 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. Archive available online at <https://www.thepfs.org/search-results/?q=the+journal> (CII/PFS members only).

### 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 ([www.revisionmate.com](http://www.revisionmate.com)). 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.

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

## **Exam technique/study skills**

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

The Insurance Institute of London holds a lecture on revision techniques for CII exams approximately three times a year. The slides from their most recent lectures can be found at [www.cii.co.uk/iilrevision](http://www.cii.co.uk/iilrevision) (CII/PFS members only).