Household insurance products

Chartered Insurance Institute

Objective

To provide knowledge and understanding of the practices and procedures of household insurances and associated forms of cover and to develop in candidates an ability to apply product knowledge and understanding on straightforward cases where unaccompanied but supervised advice is given.

Summary of learning outcomes		Number of questions in the examination*
1.	Understand the scope of cover provided by household insurance products.	12
2.	Know how to apply knowledge of the cover provided by household insurance products to a given set of circumstances.	6
3.	Understand the legal and regulatory considerations for household insurance products.	11
4.	Know how to apply knowledge of legal and regulatory considerations for household insurance products to a given set of circumstances.	6
5.	Understand risk assessment, rating and underwriting of household insurance products.	19
6.	Know how to apply knowledge of risk assessment, rating and underwriting of household insurance products to a given set of circumstances.	9
7.	Understand claims procedures within the context of household insurance products.	8
8.	Know how to apply knowledge of claims procedures within the context of household insurance products to a given set of circumstances.	4

* 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) and 5 case studies, each comprising 5 MCQs. 2 hours are allowed for this examination.
- This syllabus will be examined from 1 January 2026 to 31 December 2026.
- Candidates will be examined on the basis of English law and practice unless otherwise stated.
- 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 on online.exams@cii.co.uk to discuss your needs.

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1. Understand the scope of cover provided by household insurance products.

1.1 Describe the core cover provided under different household insurance products, including policy wordings, exclusions and extensions.

1.2 Describe the optional extensions available under household insurance policies and the scope of this cover.

1.3 Explain the key issues relating to special risks.

2. Know how to apply knowledge of the cover provided by household insurance products to a given set of circumstances.

2.1 Apply the cover provided by household insurance products to a given set of circumstances.

3. Understand the legal and regulatory considerations for household insurance products.

3.1 Explain in broad outline the scope and general effect of insurance regulations and legislation.

3.2 Describe the causes of legal liability for individuals.

3.3 Describe how torts can arise.

3.4 Describe the key features of The Limitation Act 1980.

3.5 Explain the principal issues of occupiers' liability acts and their differences.

3.6 Describe the main aspects of the Defective Premises Act 1972, the Buildings Safety Act 2022 and their effect on the law.

4. Know how to apply knowledge of legal and regulatory considerations for household insurance products to a given set of circumstances.

4.1 Apply legal and regulatory considerations for household insurance products to a given set of circumstances.

5. Understand risk assessment, rating and underwriting of household insurance products.

5.1 Explain the general principles of premium rating and underwriting individual risks.

5.2 Describe the rating and underwriting considerations of different household insurance products.

5.3 Describe the basis of cover and how sums insured are calculated.

5.4 Describe the renewal process specific to household insurance products.

5.5 Describe the key features of relevant legislation which affects the underwriting of household insurance products.

6. Know how to apply knowledge of risk assessment, rating and underwriting of household insurance products to a given set of circumstances.

6.1 Apply risk assessment, rating and underwriting of household insurance products to a given set of circumstances.

7. Understand claims procedures within the context of household insurance products.

7.1 Describe the principles for establishing the validity of a claim.

7.2 Describe the claims-handling procedures specific to household insurance products.

7.3 Explain fraud prevention and detection measures and their operation.

7.4 Describe how regulatory and legislative rules apply to the claims process.

7.5 Explain complaints-handling procedures and dispute resolution.

8. Know how to apply knowledge of claims procedures within the context of household insurance products to a given set of circumstances.

8.1 Apply claims-handling procedures within the context of household insurance products to a given set of circumstances.

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Additional resources

The following resources may assist you with your studies.

Note: The examination will test the syllabus alone.

Supporting information for the syllabus can be found on the unit page via the CII website. The resources found here: *www.cii.co.uk/learning* will help you keep up-to-date with developments and provide a wider coverage of syllabus topics.

Additional reading material can also be found referenced in an appendix within the study text.

Learning support

Household insurance products. London: CII. Study text IF6.

E-Learn, Key Facts Booklet and Knowledge Checker are included with Enrolment plus (excluding Video Revision), or available at an additional cost (delivered via RevisionMate)

Assessment information

Candidates should refer to the CII website for the latest information on changes to law and practice and when they will be examined:

1. Visit *www.cii.co.uk/qualifications*
2. Select the appropriate qualification
3. Select your unit from the list provided
4. Select qualification update on the right hand side of the page

Examination guide

The examination guide is available on the unit page via the CII website.

If you have a current study text enrolment, the current examination guide is included and is accessible via **RevisionMate** (*ciigroup.org/login*). Details of how to access RevisionMate are on the first page of your study text.

It is recommended that you study from the most recent versions of the examination guide.

Exam preparation

Exam preparation guidance and supporting exam documentation are available via the CII website: *www.cii.co.uk/learning/qualifications/assessment-information*