IF5 Motor insurance products 2025

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Learning Outcome		Assessment Criteria		Indicative Content	
1 **5 questions**	**Understand the market place for motor insurance products.**	**1.1**	Explain the principal differences in the transaction of private motor insurances.	**1.1.1**	The basic policy features relating to private car, motorcycle, commercial motor, motor fleet.
				1.1.2	The component parts, and how they operate, of the insurance market including vendors and suppliers (composite insurers; direct insurers: Lloyd's, aggregators, white labels), intermediaries.
				1.1.3	The legal and regulatory provisions which govern the insurance market.
				1.1.4	Financial Conduct Authority.
				1.1.5	Insurance: Conduct of Business sourcebook.
				1.1.6	Fair treatment of customers.
				1.1.7	Insurance Distribution Directive.
		1.2	Explain the role and function of the Motor Insurers' Bureau and DVLA.	**1.2.1**	The role and function of the Motor Insurers' Bureau.
				1.2.2	The role and function of the UK Information Centre.
				1.2.3	The role and function of Navigate (formally the Motor Insurance Database).
				1.2.4	The role and function of the Driver and Vehicle Licencing Agency (DVLA).
2 **2 questions**	**Apply the principles contained within motor insurance to a given set of circumstances.**	**2.1**	Apply the principles contained within the transaction of private motor insurances to a given set of circumstances.	**2.1.1**	Private motor.
				2.1.2	Motorcycle.
				2.1.3	Commercial motor.
				2.1.4	Fleet.
				2.1.5	Private hire.
		2.2	Apply the principles contained within the role and function of the Motor Insurers' Bureau to a given set of circumstances.	**2.2.1**	Apply to a given set of circumstances.

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3 6 questions	**Understand the scope of cover provided by motor insurance products.**	**3.1**	Describe the core cover provided under different motor insurances.	**3.1.1**	Core cover provided by Road Traffic Act.
				3.1.2	Core cover provided by third party only cover.
				3.1.3	Core cover provided by third party fire and theft.
				3.1.4	Core cover provided by comprehensive insurance.
				3.1.5	Breakdown cover.
		3.2	Describe the additional non-insurance benefits available under private and commercial motor insurance policies.	**3.2.1**	Helplines and advice.
				3.2.2	Authorised Repairers and suppliers.
				3.2.3	Risk control / advice.
				3.2.4	Uninsured loss recovery services.
				3.2.5	Legal expenses.
4 3 questions	**Apply the principles contained within the scope of cover provided by motor insurance products to a given set of circumstances.**	**4.1**	Apply the principles contained within the scope of cover provided by motor insurance products to a given set of circumstances.	**4.1.1**	Apply to a given set of circumstances.
5	**Understand the legal and regulatory considerations for motor insurance.**	**5.1**	Describe the relevant parts of the Road Traffic Act 1988 as amended by the Road Traffic Act 1991.	**5.1.1**	The relevant parts of the Road Traffic Act 1988 as amended by the Road traffic Act 1991.
		5.2	Describe the provisions of the Road Traffic Act 1988 Part VI, relating to third party liabilities.	**5.2.1**	The provisions of the Road Traffic Act 1988 Part VI relating to third party liabilities.
		5.3	Describe the provisions of EU Directives applicable to motor insurance.	**5.3.1**	The provisions of EU Directives applicable to motor insurance.
		5.4	Explain the effect on motor insurance of relevant legislation and regulatory considerations.	**5.4.1**	Road Traffic (New Drivers) Act 1995.
				5.4.2	Legal Aid Sentencing and Punishment of Offenders Act 2012 (LASPO).
				5.4.3	Rehabilitation of Offenders Act 1974.
				5.4.4	Limitation Acts.
				5.4.5	Equality Act 2010.
				5.4.6	Contracts (Rights of Third Parties) Act 1999.

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				5.4.7	Third Parties (Rights Against Insurers) Act 1930 and 2010.
				5.4.8	Road Safety Act 2006.
				5.4.9	Personal Injuries (NHS Charges) (Amounts) Regulations 2007.
				5.4.10	The Consumer Insurance (Disclosure and Representations Act) 2012 (CIDRA).
				5.4.11	The Insurance Act 2015 (IA).
				5.4.12	The importance of Consumer Duty and positive customer outcomes.
		5.5	Describe the legal position of employees using their own and their employers' motor vehicles in the conduct of company business.	**5.5.1**	Cover provided and rating structure of occasional business use.
				5.5.2	Cover provided and rating structure of contingent liability and vicarious liability.
		5.6	Describe the law relating to the use of vehicles outside the UK.	**5.6.1**	The law relating to the use of vehicles outside the UK.
				5.6.2	The law relating to the use of vehicles outside the UK but within EU.
				5.6.3	The law relating to the use of vehicles outside the EU.
		5.7	Describe which vehicles are exempt from compulsory insurance under the Road Traffic Act 1991 and in what circumstances.	**5.7.1**	Which vehicles are exempt from compulsory insurance.
				5.7.2	Which bodies are exempt from arranging compulsory insurance.
				5.7.3	In which areas or circumstance may exemption apply.
		5.8	Describe, in broad outline, the scope and general effect of the Insurance: Conduct of Business sourcebook (ICOBS) as it relates to the administration of motor insurance.	**5.8.1**	ICOBS 1 Application.
				5.8.2	ICOBS 2 General matters.
				5.8.3	ICOBS 3 Distance communication.
				5.8.4	ICOBS 4 Information about the firm, its services and remuneration.
				5.8.5	ICOBS 5 Identifying client needs and advising.
				5.8.6	ICOBS 6 Product information.
				5.8.7	ICOBS 7 Cancellation.
				5.8.8	ICOBS 8 Claims handling.

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6 **5** **questions**	**Apply the legal and regulatory principles for motor insurance to a given set of circumstances.**	**6.1**	Apply the legal and regulatory principles for motor insurance to a given set of circumstances.	**6.1.1**	Apply to a given set of circumstances.
7 **15** **questions**	**Understand risk assessment, rating and underwriting for motor insurance.**	**7.1**	Describe the content, use and legal significance of proposal forms and statements of facts in the transaction of motor insurance as they apply to both consumer insurance contracts and commercial insurance contracts.	**7.1.1**	The difference between proposal forms and statements of facts.
				7.1.2	How may each be completed.
				7.1.3	Who is responsible for information given.
				7.1.4	Obligations under CIDRA and IA.
				7.1.5	Potential consequences of misrepresentation.
		7.2	Explain the general principles of rating and underwriting individual risks in motor insurance.	**7.2.1**	The general principles of rating and underwriting individual risks in motor insurance.
		7.3	Describe the rating and underwriting considerations for different motor vehicles.	**7.3.1**	Private motor cars.
				7.3.2	Motorcycles.
				7.3.3	Commercial vehicles.
				7.3.4	Motor fleet.
		7.4	Describe the content of and legal requirements relating to the cover note and the certificate of motor insurance.	**7.4.1**	The content of and legal requirements relating to the cover note and certificate of motor insurance.
		7.5	Explain the construction of private and commercial insurance policies.	**7.5.1**	Common policy warranties and conditions, including territorial limits.
				7.5.2	General exclusions and exceptions.
				7.5.3	The policy schedule.
				7.5.4	Preamble.
		7.6	Explain the use of no claims discount and the distinctions between standard, protected and guaranteed discounts.	**7.6.1**	Standard no claims discount.
				7.6.2	Protected no claims discount.
				7.6.3	Guaranteed no claims discount.
		7.7	Explain the operation of a typical renewal system for private and commercial motor insurance.	**7.7.1**	The operation of a typical renewal system for private and commercial motor insurance.

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		7.8	Describe the frequency of renewal and its significance to continuity of cover.	**7.8.1**	The frequency of renewal and its significance to continuity of cover.
				7.8.2	Ways to pay the premium.
		7.9	Describe the renewal documentation and renewal terms specific to motor insurance.	**7.9.1**	Documentation including the date of cover and renewal by Direct Debit mandate.
8 **8 questions**	**Apply the principles contained within risk assessment, rating and underwriting for motor insurance to a given set of circumstances.**	**8.1**	Apply the principles contained within risk assessment, rating and underwriting for motor insurance to a given set of circumstances.	**8.1.1**	Apply to a given set of circumstances.
9 **11 questions**	**Understand claims procedures for motor insurance products.**	**9.1**	Explain the ethical considerations in the transaction of motor insurance products.	**9.1.1**	The ethical considerations in the transaction of motor insurance products.
		9.2	Describe the principles of claims-handling applied to motor insurance.	**9.2.1**	The principles of claims handling applied to motor insurance.
		9.3	Describe the claims-handling procedures for different motor vehicles.	**9.3.1**	Private motor insurance.
				9.3.2	Motorcycles.
				9.3.3	Commercial vehicles.
		9.4	Explain the role of motor engineers.	**9.4.1**	The role of motor engineers.
		9.5	Explain the use of recommended repairers.	**9.5.1**	The use of recommended repairers.
		9.6	Explain the role of MIAFTR and CUE.	**9.6.1**	The role of MIAFTR and Claims and Underwriting Exchange.
		9.7	Explain fraud prevention and detection measures and their operation.	**9.7.1**	Credit Industry Fraud Avoidance System (CIFAS).
				9.7.2	The Insurance Fraud Bureau (IFB) and the Insurance Fraud Investigators Group.
		9.8	Explain the role of the Financial Ombudsman Service and the Financial Services Compensation Scheme.	**9.8.1**	The role of the Financial Ombudsman Service and the Financial Services Compensation Scheme.

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10 **6** **questions**	**Apply the principles of claims procedures for motor insurance to a given set of circumstances.**	**10.1**	Apply the principles of claims procedures for motor insurance to a given set of circumstances.	**10.1.1**	Apply to a given set of circumstances.
11 **2** **questions**	**Understand information and communication technology as this relates to motor insurance.**	**11.1**	Explain the implications of IT development for the motor insurance market.	**11.1.1**	Insurer and intermediary links.
				11.1.2	Direct motor insurance business.
				11.1.3	Access to information from non-insurance sources, e.g. DVLA.
12 **1** **Question**	**Apply the principles of information and communication technology as this relates to motor insurance to a given set of circumstances.**	**12.1**	Apply the principles of information and communication technology as this relates to motor insurance to a given set of circumstances.	**12.1.1**	Apply to a given set of circumstances.