

# Introduction to pet insurance

## Objective

To provide a broad knowledge and understanding of pet 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 pet insurance.	4
2. Understand the insurance legal principles and duties relating to pet insurance.	10
3. Understand the main features of pet insurance products and the market.	14
4. Understand how pet 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 1 January 2025 until 31 December 2025.
  - 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 at [online.exams@cii.co.uk](mailto:online.exams@cii.co.uk) to discuss your needs.
  - 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/qualifications](http://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

## 1. Understand the need for and benefit of pet insurance.

- 1.1 Explain why pet 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 pet 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 pet insurance products and the market.

- 3.1 Describe the different types of pet insurance cover.
- 3.2 Describe the different core sections of pet cover and the key cover exclusions.
- 3.3 Explain the general policy conditions and exclusions.

## 4. Understand how pet insurance is arranged and provided.

- 4.1 Describe the different methods of arranging pet insurance.
- 4.2 Explain the sales and underwriting process.
- 4.3 Describe the documentation issued when arranging pet 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 Consumer Duty.
- 5.4 Describe the pet 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 study texts

Introduction to pet insurance. London: CII. Study text PL4.

### Books (and ebooks)

Insurance theory and practice. Rob Thoyts. Routledge, 2010.\*

### Periodicals

The Journal. London: CII. Six issues a year.

### 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 ([ciigroup.org/login](https://ciigroup.org/login)). 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.

## Exam technique/study skills

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

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