



Learning Outcome		Assessment Criteria		Indicative Content	
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1 4 questions	Understand the need and benefit of travel insurance.	1.1	Explain why travel insurance is needed.	1.1.1	What can happen when travelling: illness, injury, accident, cancellation, delays, loss of baggage/travel documents, money, liability to third parties.
				1.1.2	ABI key facts: proportion of people who travel and have cover, claims statistics.
				1.1.3	Market developments: volcanic ash, drones, airline failures, climatic change issues, strikes.
				1.1.4	Benefits and the different ways in which claims can be settled.
				1.1.5	Consequences of not taking out travel insurance.
		1.2	Describe the pooling of risk and the social value of insurance.	1.2.1	Insurance as a risk transfer mechanism, promise to pay the premium.
2 10 questions	Understand the insurance legal principles and duties relating to travel insurance.	2.1	Describe what insurable interest is and how it arises.	2.1.1	Legal definition of insurable interest.
				2.1.2	How insurable interest arises: individual or group, liability to others, purpose.
		2.2	Describe the information gathered from the customer and its purpose.	2.2.1	Information about the traveller(s) and trip the implications of such factors: single/multi-trip, destination (including territorial limits), duration, age groups, activities, medical and claims history.
				2.2.2	Duty of disclosure.
		2.3	Explain the importance of selecting the right cover and providing the correct information.	2.3.1	Consequences of not selecting the right cover.
				2.3.2	Consequences of providing incorrect information.
3 14 questions	Understand the main features of travel insurance products and the market.	3.1	Describe the different types of travel cover.	3.1.1	Single trip, annual multi-trip, specialist (e.g. gap year), pre-existing medical conditions (e.g. cancer, heart conditions).
		3.2	Describe the different core sections of travel cover and the key cover exclusions.	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.
		3.3	Describe the different optional extensions of travel cover.	3.3.1	Winter sports, golf, sporting activities, wedding cover, cruise cover.



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4 15 questions		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.
	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.



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5 7 questions	Understand the key principles of delivering good customer service.	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.
	Understand the key principles of delivering good customer service.	5.1	Describe the main communication approaches and techniques when dealing with customers.	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	Describe the complaints process.	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	Describe Consumer Duty.	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	Describe the travel insurance regulator and ombudsman.	5.4.1	Financial Conduct Authority: Insurance Conduct of Business sourcebook rules (ICOBs).
				5.4.2	Financial Ombudsman Service: eligibility and award limits.