



معهد الخليج لدراسات التأمين
GULF INSURANCE INSTITUTE

Certificate in Applied Insurance Studies

Personal Lines Insurance

Course Code	ACPL
Content	Unit 1: The Personal Insurance Customer Unit 2: Marketing and Distribution Unit 3: Legal Principles Unit 4: Regulation Unit 5: Household Insurance Unit 6: Travel Insurance Unit 7: Other Miscellaneous Personal Insurances
Duration	24 hours of structured learning involving classroom sessions, Q & A and case studies.
Audience	Intermediate
Learning Objectives	At the end of this course participants will be able to:

1 The Personal Insurance Customer

1.1 The Importance of the Customer

1.1.1 Explain the importance of the customer to a business

1.1.2 Identify different customer groups and analyse their personal insurance needs such as

Home-workers

Holiday homes

Insurances of blocks of flats (Condominium)

High net worth individuals

1.2 Identifying Customer needs

1.2.1 Identify perceived and real needs, where different of the personal insurance customer

1.2.2 Apply knowledge of personal insurance products to meet client needs

1.1.3 Proximate Cause

1.3 Dispute Resolution

1.3.1 Explain how disputed claims are dealt with and resolved

1.3.2 Explain the arbitration clause and the ways in which it can be applied

2. Marketing & Distribution

2.1 Marketing and Competitive Environment

2.1.1 2.1.1 Outline Marketing and Competitive Environment in which a personal insurances company operates

2.2 Marketing Approach

2.2.1 Identify the key components of the marketing mix

2.2.2 Outline the marketing approaches for personal insurances

2.2.3 Outline the use of add-ons as part of a marketing approach

2.3 Distribution Channels

2.3.1 Outline the operation of the main direct and indirect distribution channels

3. Legal Principles



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3.1 Explain how the following legal principles apply to personal lines insurance business

- 3.1.1 Insurable Interest
- 3.1.2 Utmost Good Faith
- 3.1.3 Indemnity
- 3.1.4 Proximate Cause
- 3.1.5 Subrogation
- 3.1.6 Contribution

4. Regulation

4.1 FSA Regulation for Personal Insurances

- 4.1.1 Be aware of FSA regulations affecting personal insurances, including ICOB rules
- 4.1.2 Be aware of the principle terms of the Financial Services Market Act, 2000 and its effect on personal lines business

4.2 The Data Protection Act, 1998

- 4.2.1 Explain the practicalities of complying with the Act whilst conducting personal insurance business
- 4.2.2 Apply the provisions of the Act to the transaction of personal insurance business

4.3 The Defective Premises Act, 1972

- 4.3.1 Explain the main aspects of the Act and its effect on the law relating to landlords and tenants

4.4 Financial Ombudsman Service

- 4.4.1 Explain the role of the Financial Ombudsman Service

5. Household Insurance

5.1 Policy Cover

5.1.1 Explain the cover available for buildings and/ or contents insurance including reference to the following:

- Indemnity
- Reinstatement
- New for Old

5.2 Outline typical additions and extensions to household insurance policies including

- Personal Possessions
- Bicycles
- Freezer Contents
- Money and Credit Cards
- Sports Equipment
- Legal Expenses
- Fine Arts
- Legal Liability

5.1 Documentation

- 5.1.1 Explain the purpose and content of various household insurance documents including
 - Proposal Forms and Statement of Facts
 - Policies
 - Renewal Notices

5.2 Underwriting

- 5.2.1 Explain how sums insured should be fixed
- 5.2.2 Explain the definition of property insured
- 5.2.3 Explain the definition of an insured event



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- 5.2.4 Explain the process of index linking
- 5.2.5 Explain the main rating factors affecting the underwriting of contents and buildings insurance
- 5.2.6 Explain the use of surveys in household insurance
- 5.2.7 Explain the issues affecting the underwriting of buildings and contents insurance
- 5.3 Claims Procedure
 - 5.3.1 Explain the general claims procedures relating to household insurance, including
 - 5.3.2 Fraud Control
 - 5.3.3 CUE
 - 5.3.4 Explain how specialist service providers are used in the household insurance claims process
- 5.4 Reinsurance
 - 5.4.1 Outline the reinsurance considerations specific to household insurance

6. Travel Insurance

- 6.1 Policy Cover
 - 6.1.1 Outline the cover available of travel insurance
 - 6.1.2 Outline typical exclusions and policy conditions
- 6.2 Documentation
 - 6.2.1 Outline the purpose and content of various travel insurance documents including
 - Proposal Forms/ Statements of Fact
 - Policies
 - Renewal Notices
- 6.3 Underwriting
 - 6.3.1 Explain the rating factors affecting the underwriting of travel insurance
 - 6.3.2 Explain the issues affecting the underwriting of travel business
- 6.4 Claims Procedures
 - 6.4.1 Explain the general claims procedures relating to travel insurances including fraud control
 - 6.4.2 Explain how specialist services providers are used in the travel claims process
- 6.5 Reinsurance
 - 6.5.1 Outline the reinsurance conditions specific to travel insurance

7. Other Miscellaneous Personal Insurances

- 7.1 Policy Cover
 - 7.1.1 Personal Accident
 - 7.1.2 Private Medical Insurance
 - 7.1.3 Legal Expenses Insurance
 - 7.1.4 Extended Warranty
- 7.2 Claims Procedure
 - 7.2.1 Explain the general claims procedure relating to miscellaneous personal insurances, including fraud control
 - 7.2.2 Explain how specialist service providers are used in the personal insurance claims process

8. Information and Communication Technology

- 8.1 Understand the uses of IT and the implications of IT development for the household insurance market including
 - 8.1.1 Electronic Data Interchange (EDI)
 - 8.1.2 Insurer/ intermediary links



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Private study	Students should undertake a minimum of 75 hours of private study.
Assessment	Test: Two hours, 100 multiple choice questions..
Language	These courses are available in English and in Arabic.
Accreditation	1 credit towards Associate of the Gulf Insurance Institute