



- 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
  - 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

Private study	Students should undertake a minimum of 40 hours of private study.
Assessment	Test: Two hours, 100 multiple choice questions. 70% pass mark.
Language	These courses are available in English and in Arabic.
Accreditation	1 credit towards Associate of the Gulf Insurance Institute 10 non specific CII credits at Certificate level
Certificates	Certificates will only be issued to candidates passing the test.



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