

Handbook for Travel Insurance Agents Examination Insurance Intermediaries Qualifying Examination

1. Introduction

- 1.1 The Travel Insurance Agents Examination (the Examination) is implemented in May 2006. All prospective travel insurance agents are required, unless exempted, to pass the Examination under the Insurance Intermediaries Qualifying Examination of the Insurance Intermediaries Quality Assurance Scheme.
- 1.2 Vocational Training Council (VTC) has been appointed by the Insurance Authority as the examination body under the Scheme. This is administered under an independent unit within the VTC, the Institute of Professional Education And Knowledge Examination Centre (PEAK Examination Centre).
- 1.3 This Handbook aims to inform candidates the requirements and enrolment procedures of the Examination. To assist candidates in preparing for the Examination, its format, structure, assessment and regulations are described herein in details.

2. Examination

2.1 Structure and Syllabus of the Examination

- 2.1.1 The Examination (Paper VI) consists of the following two parts, namely Principles and Practice of Insurance and Travel Insurance.
- 2.1.2 The syllabus of the Examination is outlined in Appendix I.

2.2 Format of the Examination

- 2.2.1 The Examination lasts for 2 hours and consists of 80 multiple-choice questions.
- 2.2.2 The examination paper is presented in both English and Chinese.
- 2.2.3 All examination questions are compulsory.
- 2.2.4 Candidates may attempt the Examination using either Pencil-and-Paper Mode Examination (PPME) or Computer Screen Mode Examination (CSME). Candidates choosing CSME are advised to familiarize with the examination format and operations. A “System Demonstration – Online Tutorial” is available on the website of the PEAK Examination Centre at www.vtc.edu.hk/cpdc. The VTC will not be responsible for any disputes and consequences resulting from the commands incorrectly inputted by the candidates. Candidates should follow the instructions from the invigilators and input the required information for logging in the examination system by themselves. Invigilators will not input the information for candidates.

2.3 Grading and Results

2.3.1 Examination results are only graded as follows:-

- (i) PASS
- (ii) FAIL

The exact score, the examination questions and the corresponding correct answers will not be disclosed in any case.

2.3.2 Candidates who are not able to attend the examination for whatever reason are regarded as "ABSENT" (including those candidates who are late for 15 minutes or more after the start of the examination). Absentees will not be re-scheduled to another examination session and the fees paid are not refundable or transferable.

2.4 Assessment

To pass the Examination, candidates are required to attain a minimum score of 70%.

3. Application

3.1 Timetable

- 3.1.1 Examinations (both PPME and CSME), are being held regularly.
- 3.1.2 The frequency of examination is flexible and subject to demand.
- 3.1.3 Examination timetables will be promulgated well in advance of the dates of examination through the monthly Examination Timetable issued by the PEAK Examination Centre.
- 3.1.4 This timetable is made available at the PEAK Examination Centre website (www.vtc.edu.hk/cpdc) and is updated on every morning and afternoon of the working day (except on Saturdays).

3.2 Entries

- 3.2.1 The Examination is open to public and there are no prerequisites for enrolment.
- 3.2.2 Applicants should submit their enrolment forms to the PEAK Examination Centre on or before the deadline for enrolment. Late submission will NOT be accepted.
- 3.2.3 Applicants should not enrol for more than one session of the same papers for PPME within the same calendar week.

3.3 Enrolment Form

- 3.3.1 Each applicant can obtain a complete set of enrolment package consisting of an enrolment form, an Examination Handbook, a copy of Notes on Personal Information Collection in connection with the Insurance Intermediaries Qualifying Examination, and an Examination Timetable at the PEAK Examination Centre.
- 3.3.2 The enrolment package can be obtained in person during office hours or by post (with a self-addressed and HK\$5.4 postal stamp affixed 7" x 10" envelope enclosed) at the following address:-
- PEAK Examination Centre
Vocational Training Council
M/F, VTC Tower
27 Wood Road
Wanchai
Hong Kong
- 3.3.3 Please mark "Request for Insurance Intermediaries Qualifying Examination Enrolment Form" on the envelope when making a request by post.
- 3.3.4 Enrolment form can also be downloaded from the website of the PEAK Examination Centre at www.vtc.edu.hk/cpdc.

4. Enrolment Procedures

4.1 Enrolment by post

- 4.1.1 Enrolment by post closes 10 full working days before the date of examination.
- 4.1.2 For PPME: the completed enrolment form should be sent to the PEAK Examination Centre by post, the address of which is stated in paragraph 3.3.2.
- For CSME: the completed enrolment form together with a photocopy of the applicant's valid Hong Kong Identity Card or Passport should be sent to the PEAK Examination Centre by post, the address of which is stated in paragraph 3.3.2.
- 4.1.3 Applicants should also enclose a crossed cheque or a cashier's order for the proper amount of examination fee payable to "Vocational Training Council".
- 4.1.4 Please mark "Insurance Intermediaries Qualifying Examination" on the envelope when sending the enrolment form by post.
- 4.1.5 Cash must not be enclosed with the enrolment form.

- 4.1.6 The VTC will not be responsible for the loss of enrolment forms and cheques or cashier's orders sent by post.
- 4.1.7 To safeguard against any possible loss or delay in mail, applicants are advised to send in their enrolment forms by post in good time.
- 4.1.8 The PEAK Examination Centre will contact the applicants by phone to confirm the selected examination session(s) upon receipt of the enrolment forms. Applicants should contact the PEAK Examination Centre if they do not receive any phone call from the PEAK Examination Centre 7 full working days after posting off the enrolment forms.

4.2 Enrolment in person or by a representative

- 4.2.1 Enrolment in person or by a representative ends 2 full working days before the date of examination. For example, if an applicant wants to sit for an examination held on Monday, 14 September 2009, he/she should submit the completed enrolment form in person or by a representative to the PEAK Examination Centre on or before Wednesday, 9 September 2009.

- 4.2.2 For PPME: the completed enrolment form should be submitted to the PEAK Examination Centre.

For CSME: the completed enrolment form together with a photocopy of applicant's valid Hong Kong Identity Card or Passport should be submitted to the PEAK Examination Centre.

- 4.2.3 Walk-in enrolment for CSME is allowed provided that seats are still available in the respective session. Walk-in enrolment ends one hour before the commencement of the examination (within office hours of the PEAK Examination Centre) that the applicants concerned desire to attend.

- 4.2.4 Applicants may pay the examination fee by cash, EPS or credit card (Visa or Master Card). Payment should be settled upon submission of enrolment form.

4.3 Enrolment by Online

- 4.3.1 Applicants may submit their enrolment by themselves online at Online Enrolment System (www.vtc.edu.hk/cpdc/eonline). Only designated examination sessions are available in the system.

- 4.3.2 Applicants should select the examination session(s) and provide personal particulars in the Online Enrolment System. The personal particulars provided should be accurate and the same as printed on the Hong Kong Identity Card or Passports. In case there is any discrepancy on the particulars, the progress of the examination will be delayed. No extra time will be given for this situation.

- 4.3.3 Applicants may pay the examination fee by Visa or Master Card in the Online Enrolment System.
- 4.3.4 Online enrolment process should be completed within 20 minutes. Otherwise, the selected examination session(s) will be released and the enrolment process has to be started over again.
- 4.3.5 If the enrolment is accepted, applicants will receive an Acceptance of Enrolment and an Admission Form by email at least 2 full working days of the enrolment, excluding the date of enrolment. If the enrolment is not accepted, applicant will receive a notification from the PEAK Examination Centre by phone and a Rejection of Enrolment by email not later than 5 full working days of the enrolment, excluding the date of enrolment, and the fees paid will be refunded.
- 4.3.6 For the operations of the Online Enrolment System, please refer to the Instructions to Online Enrolment at www.vtc.edu.hk/cpdc/eonline.

5. Payment of Examination Fee

- 5.1 For the examinations held on or after 1 February 2014, the examination fee for each paper of the Pencil-and-Paper Mode Examination is HK\$250 and CSME is HK\$300.
- 5.2 Payment cannot be made through Electronic Teller Machine.
- 5.3 Entry to the examination will be invalidated if a candidate fails to comply with the above-mentioned payment procedure.
- 5.4 Fees paid are not refundable or transferable except where the candidates cannot be arranged to sit for one of their chosen examination sessions.
- 5.5 Fees may be subject to revision as required.

6. Admission Form

- 6.1 After the completion of the enrolment procedures, Admission Form will be issued.
- 6.2 Candidates who enrol by post will normally receive an Admission Form by mail at least 3 full working days after confirmed the enrolment with the PEAK Examination Centre by phone. If not, they should contact the PEAK Examination Centre to check if this has been misposted and should enrol in person or by a representative, if necessary, at least 2 full working days before the date of examination.
- 6.3 Candidates who enrol in person or by a representative will be normally issued an Admission Form about 15 minutes upon the acceptance of the enrolments. Candidates should check the information printed on the Admission Form and must notify the PEAK Examination Centre of any necessary amendments before leaving the enrolment counter.

- 6.4 Candidates who enrol online will normally receive an Admission Form by email at least 2 full working days of the enrolment, excluding the date of enrolment, if the enrolment is accepted. Candidates should notify the PEAK Examination Centre in writing if any amendments must be made in the Admission Form.
- 6.5 On some occasions, the Admission Form may be distributed at the PEAK Examination Centre by the invigilator on the day of the examination concerned. Candidates should notify the invigilators during the examination of any necessary amendments, if errors are found in the Admission Form.
- 6.6 For CSME, amendments must be made at least one hour before the examination, if errors are found in the Admission Form. Otherwise, candidates will not be able to log in the examination system and time will be wasted. No extra time will be given for this situation.
- 6.7 The Admission Form contains the information such as the Examination Number, Candidate Number, Examination Date, Time, Venue, Candidate's Name and Hong Kong Identity Card/Passport Number. If the Admission Form is issued by email, no Hong Kong Identity Card/Passport Number will be contained.
- 6.8 The PEAK Examination Centre will collect all Admission Forms during the examinations. Candidates will only be allowed to keep the Admission Forms upon the approval of invigilator.

7. Choice of Examination Session

- 7.1 Examination Numbers, dates and times of the respective examination sessions are detailed in the Examination Timetable.
- 7.2 Applicants who submit their enrolment forms by post may have three choices of examination sessions in order of priority for each examination paper they sit for by specifying the respective Examination Numbers in the enrolment form.
- 7.3 Nevertheless, subject to the agreement of applicants, they will be arranged to sit for an examination session which differs from their original chosen examination sessions if the latter are already full. The PEAK Examination Centre reserves the right to allocate applicants to designated examination sessions.
- 7.4 All examination seats are allocated on a first-come-first-served basis. Incomplete forms, forms without applicants' signature and forms received without payment will not be processed.
- 7.5 Once the enrolment is accepted, any requests for re-scheduling and/or cancellation will not be entertained. Fees paid are not refundable or transferrable.

8. Computer or System Breakdown

For CSME, candidates' results will be invalid if there is a technical breakdown caused by whatever reason during the examination. The PEAK Examination Centre will try to fix the problems but delay may inevitably arise. If the technical problems cannot be fixed within reasonable time, the PEAK Examination Centre will arrange the candidates concerned to take a rescheduled examination as soon as possible. Candidates cannot object to the arrangements and any requests for cancellation and/or refunds will not be entertained. The VTC will not be liable for the candidates' losses resulting from the system breakdowns.

9. Examination Regulations

Candidates should read carefully the Regulations of the Examination at Appendix II. Candidates who fail to observe any of these regulations may be disqualified from taking the examination for up to 3 years.

10. Disqualification

10.1 If a candidate is found breaching the Regulations of the Examination in the examination, he/she may be disqualified from taking all examinations under the Insurance Intermediaries Qualifying Assurance Scheme for up to 3 years. The PEAK Examination Centre would report to the Insurance Authority, Insurance Agents Registration Board, The Hong Kong Confederation of Insurance Brokers, Professional Insurance Brokers Association, Travel Agents Registry and Travel Industry Council of Hong Kong any disqualification cases in respect of the Examination.

10.2 Any candidates who deliberately attempt to, or intend to, disrupt the system operations, destroy/alter the computer facilities and/or tamper with the computers will be disqualified immediately and are required to indemnify VTC for the losses. The PEAK Examination Centre would also report the incident to the organizations as mentioned in Section 10.1 and the Hong Kong Police Force, and/or any law enforcement bodies, if necessary.

11. Identification Requirements

Candidates are required to bring with them their valid and original Hong Kong Identity Cards or Passports and Admission Forms to the examination venue for identification checking throughout the examination. The identification document must be the original of the one submitted for the enrolment. Those who fail to produce such identification, whose identification documents are invalid, or whose identity cannot be satisfactorily verified will not be permitted to sit for the examination. Fees paid are not refundable or transferable.

12. Distribution of Results

12.1 For candidates attending PPME:

12.1.1 Notifications of results will be sent to the candidates' local addresses by surface post within 7 full working days after the date of examination. Candidates can make enquiries to the PEAK Examination Centre by phone or in person if they do not receive the notifications 10 full working days after the date of examination. If the Notification of Result was lost in the post, candidates are required to apply for re-issuance. By virtue of confidentiality, the examination results will not be disclosed by phone, facsimile or email.

12.1.2 Candidates can also check their individual results at "Exam Result Checking" system on the website of the PEAK Examination Centre (www.vtc.edu.hk/cpdc) starting from the 7th full working day after the examination. The examination results will exist in the system for 3 months since the respective date of examinations.

Candidates who are unwilling to have their results available in the system may inform the PEAK Examination Centre in writing not later than 3 full working days after the date of examination. Candidates have to provide their name, Hong Kong Identity Card or Passport number, date of examination, name of examination paper and contact telephone number. Letters can be sent to the PEAK Examination Centre by post (postmark will be referred to) or faxed to 2574 0213. Late notifications will not be entertained.

Enquiries may be directed to the PEAK Examination Centre at 2919 1468 or 2919 1478 during office hours.

12.2 For candidates attending CSME:

12.2.1 The examination results will be shown on the computer screen immediately after completion of the examination. Candidates must inform the invigilators before they submit the answers. The invigilators will guide the candidates to submit the answers and print the Notification of Result. The results will also be recorded for candidates' confirmation and signature.

12.2.2 Candidates can collect the Notification of Result from the invigilators immediately after completion of the examination.

12.3 List of candidates who passed the Examination (including Hong Kong Identity Card number or Passport number) may be sent to relevant regulators and bodies for reference.

12.4 Re-issuance of Notification of Result

12.4.1 Candidates may request a re-issued copy of the Notification of Result in writing together with their contact telephone numbers and a copy of the Hong Kong Identity Card or Passport to the PEAK Examination Centre by post or in person. The application for the re-issuance of copy is free of charge. The PEAK Examination Centre will contact the candidates by phone 7 working days after receipt of the application (excluding the application date) to collect the Notification of Result in person. The uncollected re-issued copy of the Notification of Results will be disposed of one month after the application date.

Note: To avoid loss in the mail, candidates should notify the PEAK Examination Centre in writing IMMEDIATELY of any change in their correspondence address.

13. Re-marking of the Examination Papers

13.1 Candidates who are not satisfied with their examination results may, within 2 weeks after the date of issue of the Notification of Result, request in writing to the PEAK Examination Centre for re-marking of the examination papers.

13.2 Candidates submitting such request would have to enclose a crossed cheque or cashier's order for HK\$400 payable to "Vocational Training Council" as a fee for re-marking of each examination paper.

13.3 All re-marking fees are non-transferable and non-refundable. However, if the original examination result is found incorrect after the re-marking, the re-marking fee will be refunded to the candidate concerned.

13.4 All applications for re-marking of examination papers will be kept confidential.

13.5 The re-marked result will be sent to the candidates concerned in writing within one month after the receipt of the request.

13.6 Candidates will only be notified of the final grading (i.e., PASS or FAIL). The result of the re-marking is final. The PEAK Examination Centre will not disclose the exact scores, the examination questions and the corresponding correct answers to candidates in any case.

14. Certificates

14.1 Candidates who pass the Examination will be awarded certificates, which can be collected by candidates in person from the PEAK Examination Centre during office hours two weeks after the examination, excluding the examination date.

- 14.2 Certificates can also be collected by a representative provided with a duly signed authorization letter, a copy of the Notification of Result and a copy of the Hong Kong Identity Card or Passport of the candidate concerned.
- 14.3 Alternatively, certificates can be sent to candidates by registered mail upon candidates' written request (a copy of Hong Kong Identity Card or Passport enclosed) and submission of a crossed cheque or cashier's order for HK\$25 payable to "Vocational Training Council" being payment for the postal expenses.
- 14.4 With effect from 12th April, 2006 (the examination date), the valid period for collection of the certificates is two years from the date of the examination. If the certificate(s) has/have not been collected after 2 years of the examination date, candidates are required to request for re-issuance of certificate(s) (please refer to 15.1).

Note: For the examination before 12th April, 2006, the uncollected certificates were disposed of six months after the examination.

15. Re-issuance of Certificates

- 15.1 Candidates may request a re-issued certificate(s) in writing or in person providing their contact telephone numbers, a copy of corresponding Notification of Result and a copy of Hong Kong Identity Card or Passport. The charge is HK\$200 per certificate.
- 15.2 Candidates should also enclose a crossed cheque or cashier's order for the proper amount of re-issuance fee payable to "Vocational Training Council".
- 15.3 The PEAK Examination Centre will contact the candidate by phone 7 working days after receipt of the application (excluding the application date) to collect the certificate in person. The uncollected re-issued certificates will be disposed of one year after the application date.
- 15.4 Alternatively, certificates can be sent to candidates by registered mail upon candidates' written request (a copy of Hong Kong Identity Card or Passport enclosed) and submission of a crossed cheque or cashier's order for HK\$25 payable to "Vocational Training Council" being payment for the postal expenses.
- 15.5 A chop "Duplicate" will appear on the certificate to indicate that it is a re-issued certificate.
- 15.6 The certificates will be re-issued only once.

16. Re-issuance of Receipt

- 16.1 Candidates may request a re-issued copy of the receipt in writing or in person providing their contact telephone numbers, a copy of the Hong Kong Identity Card or Passport, information on re-issued receipt, and postal address if returned by mail. The charge is HK\$10 per receipt.
- 16.2 For postal application, candidates should enclose a crossed cheque or cashier's order for the proper amount of re-issuance fee payable to "Vocational Training Council".
- 16.3 The PEAK Examination Centre will contact the candidates by phone to collect the re-issued copy of the receipt in person 7 working days after the receipt of the application (excluding the application date). Alternatively, the re-issued copy of the receipt can be sent to candidates by post. The PEAK Examination Centre will not be responsible for the loss of the re-issued copy of receipt sent by post.
- 16.4 The uncollected re-issued receipt(s) will be disposed of one year after the application date.

17. Study Notes for Examination

- 17.1 The Study Notes for the Examination can be downloaded from the websites of the PEAK Examination Centre, VTC and the Insurance Authority which at www.vtc.edu.hk/cpdc and www.ia.org.hk respectively. Candidates may also request for a hard copy of the study notes at the PEAK Examination Centre. A copying charge of HK\$50 by cash will be collected for each copy of study notes requested. PEAK Examination Centre would not be responsible for any disputes in cases where the Study Notes run out of stock. Copying charges paid are not refundable.
- 17.2 The PEAK Examination Centre will only exchange the sold Study Note for once if there is any failure in printing or binding (e.g. missing page). Candidates have to present the Study Note and original receipt at the PEAK Examination Centre within 7 calendar days of the date of purchase for exchange.

18. Notice on Personal Data (Privacy) Ordinance

- 18.1 Candidates are advised to read the notice relating to the Personal Data (Privacy) Ordinance at Appendix III in understanding their rights and obligations regarding the supply of their personal data to the VTC and the manner in which the VTC may use or deal with such data for their examination applications.

18.2 Candidates who apply to sit for the Examination should read the Notes on Personal Information Collection in Connection with the Insurance Intermediaries Qualifying Examination and sign the Consent at the bottom of the Notes which are part of the enrolment package distributed to candidates. The Notes should be submitted to the PEAK Examination Centre together with the enrolment form.

19. Enquiries

Enquiries may be directed to the PEAK Examination Centre by the following methods: -

19.1 By post or in person: PEAK Examination Centre
Vocational Training Council
M/F, VTC Tower
27 Wood Road
Wanchai,
Hong Kong

Office hours:

9:00 a.m. – 8:00 p.m. from Monday to Friday
9:00 a.m. – 12:00 noon on Saturday

Note: The office hour may subject to change on the working day immediately before a public holiday. The PEAK Examination Centre will publish and post the related information on the website at www.vtc.edu.hk/cpdc and in the PEAK Examination Centre respectively.

19.2 By telephone : 2919 1467, 2919 1468, 2919 1478

Service hours for answering telephone enquiries:

9:00 a.m. - 5:15 p.m. from Monday to Friday
9:00 a.m. - 12:00 noon on Saturday

19.3 By e-mail : cpdc@vtc.edu.hk

19.4 By fax : 2574 0213

In case of any discrepancy between the English and Chinese versions of this Examination Handbook, the English version shall prevail.

Insurance Intermediaries Qualifying Examination
Syllabus for Travel Insurance Agents Examination

Part I Principles and Practice of Insurance

I. Risk and Insurance

- i. Concept of Risk
 - A. Meaning of Risk
 - B. Classification of Risk
 - C. Risk Management

- ii. Functions and Benefits of Insurance

II. Legal Principles

- i. The Law of Contract
 - A. Definition

- ii. The Law of Agency
 - A. Definition
 - B. How Agency Arises
 - C. Authority of Agents
 - D. Duties Owed by Agent to Principal
 - E. Duties Owed by Principal to Agent
 - F. Termination of Agency

III. Principles of Insurance

- i. Insurable Interest
- ii. Utmost Good Faith
- iii. Proximate Cause
- iv. Indemnity
- v. Contribution
- vi. Subrogation

IV. Structure of Hong Kong Insurance Industry

- i. Types of Insurance Business
- ii. Size of Industry
- iii. Insurance Intermediaries
- iv. The Hong Kong Federation of Insurers

V. Regulatory Framework of Insurance Industry

- i. Regulation of Insurance Companies in Hong Kong
 - A. Insurance Companies Ordinance
 - B. Code of Conduct for Insurers
 - C. Guidelines on Complaint Handling
 - D. Insurance Claims Complaints Bureau
- ii. Regulation of Insurance Intermediaries in Hong Kong
 - A. Roles and Responsibilities of Insurance Agents and Brokers
 - B. The Code of Practice for the Administration of Insurance Agents

VI. Ethical and Other Related Issues

- i. Insurance Intermediaries' Duties to Policyholders
- ii. Protection of Personal Data
- iii. Issues Regarding Equal Opportunity
- iv. Prevention of Corruption
- v. Prevention of Insurance Fraud

Part II Travel Insurance

- I. Introduction**
- II. Travel Insurance Agents**
- III. Basic Features of Travel Insurance**
- IV. Documentation**
- V. Insured Trip**
- VI. Rating and Underwriting**
- VII. Personal Accident Benefits**
- VIII. Medical Expenses**
- IX. Hospital Benefit**
- X. Emergency Services**
- XI. Baggage and Personal Effects**
- XII. Baggage Delay**
- XIII. Personal Money**
- XIV. Loss of Travel Documents**
- XV. Personal Liability**
- XVI. Travel Delay**
- XVII. Loss of Deposit or Cancellation of Trip**
- XVIII. Curtailment of Trip**
- XIX. Outbound Travel Alert**
- XX. Limitations and Exclusions**
- XXI. Claims**
- XXII. Beneficiaries**
- XXIII. Miscellaneous General Provisions**
- XXIV. Handling of Contingencies**

**Regulations of the
Insurance Intermediaries Qualifying Examination**

General Rules

1. Candidates shall only be allowed to attend an examination at the designated venue.
2. Candidates are advised to arrive at the examination venue **at least 15 minutes before the start of the examination.** Before being admitted to the examination venue, candidates must present their original, valid Hong Kong Identity Card or Passport and Admission Form to the invigilators for verification purpose. Candidates will be assigned a seat after their identity is verified. Those who fail to produce any of the mentioned identification documents or whose identity cannot be satisfactorily verified will **not** be permitted to sit for the examination.
3. Candidates must sit according to the designated seat numbers unless otherwise approved by the invigilator.
4. As far as possible, the examination will be started according to the published schedule. However, the Vocational Training Council will not be responsible for any delay arisen due to operational reasons, including system failure.
5. Candidates who arrive at the examination venue more than 15 minutes after the start of the examination for whatever reason will not be allowed to take the examination and the examination fee paid will not be refunded.
6. Calculators brought into the examination venue are subject to inspection. Non-programmable electronic calculators (without cover) may be used in examination, provided that the calculators are battery-powered, silent in operation and with neither print-out nor graphic/word display functions. Please refer to the List of Approved Calculators at “FAQs” on the Website of PEAK Examination Centre.
7. Candidates are NOT allowed to use any communication/electronic devices (except authorised calculators stipulated in Rule number 6 above) during the examination. Electronic devices refer to mobile phones, tablets, Personal Digital Assistants (PDAs), Bluetooth headphones/headsets, pagers, MP3 players, camera devices/equipment, electronic dictionaries, scanner pens, databank watches, smart watches with mobile applications installed or wireless technologies supported or other electronic devices which can store and/or display texts, take photos/videos, and record sounds.
8. Candidates are required to **switch off** all communication/electronic devices (include but not limited to the devices listed in Rule number 7 above) including the alarm function, as well as devices which produce sound of any kind, such as alarm watches, **BEFORE entering the examination venue.** Invigilators will check the devices at the entrance of the examination venue.
9. Candidates should bring their own pencils and erasers to the examination venue for Pencil-and-Paper Mode Examination (PPME). They should use HB pencils to answer multiple choice questions. The use of correction fluid or tape on the Multiple Choice Answer Sheets is not permitted.

10. **Candidates who are not able to attend the Examination for whatever reason are regarded as “ABSENT” (including those who are more than 15 minutes late). Absentees will not be re-scheduled to take another examination session and the fees paid are not refundable.** For the Candidates who arrive at the examination venue within 15 minutes after the start of the examination, their examination time will not be extended.
11. Candidates attending Computer Screen Mode Examination (CSME) are **forbidden** from switching on the monitor or any computer facilities until they are instructed to do so by the Chief Invigilator. Before the start of the examination, candidates must listen to the Chief Invigilator’s announcement. With the Chief Invigilator’s instruction, the candidates will have **one minute** to log in the examination system. The Chief Invigilator will announce the start of the examination after the login is completed (normally within one minute).
12. After the examination has been in progress for **more than 30 minutes**, candidates may request to leave the examination venue with the approval of the invigilator. However, candidates attending PPME are not permitted to leave the examination venue in the **final 15 minutes**.
13. The Vocational Training Council will not be responsible for any loss, theft or damage of personal property of candidates during the examination.
14. All personal articles including any textbooks, notes, dictionaries, electronic diaries and any other electronic devices, study materials must be placed in the designated area during the examination.
15. Drinking, eating and smoking are not allowed in the examination venue.
16. Candidates should write or do rough work on question papers, answer sheets or authorized papers.
17. Candidates should raise their hands to seek the invigilator’s assistance if they encounter any problems during the examination.
18. At the end of the examination, candidates should remain silent and seated until the invigilators announce that they could leave the examination venue.

Disqualification

A candidate may be disqualified from the Examination for up to 3 years, if he/she:

1. obtains access to the examination paper or part thereof prior to the examination through any unlawful means;
2. uses other person's name to attend the examination, including impersonating another candidate or allowing himself/herself to be impersonated. Any incident of impersonation will be reported to the Hong Kong Police Force;
3. refers to any unauthorized materials related to the subject of that examination session during examination;
4. observes and notes the work of another candidate or allows his/her work to be copied by the other candidates;
5. takes away or attempts to take away from the examination venue any examination materials, such as examination question books or examination questions, answer sheets, backing sheets or graph papers, by whatever means;
6. takes photographs, audio-recording or video-recording inside the examination venue; (Note: the photographs and/or recordings taken and their associated equipment would be taken away for further inspection and the photographs and/or recordings would be erased.)
7. possesses prohibited materials/devices of all sorts on his/her examination desk on his/her person or within his/her reach;
8. communicates or attempts to communicate with any person inside or outside the examination venue during examination by whatever means;
9. uses electronic devices to access the internet/email/SMS/WhatsApp/any instant messaging applications during examination;
10. writes anything or does rough work on the materials other than question paper, answer sheet or authorized paper;
11. leaves the examination venue without permission or during non-permitted time period in the examination;
12. starts working before he/she is instructed to do so or continues working after "stop writing/the end of the examination" announcement is made;
13. misbehaves or acts maliciously in such a way that he/she upsets the conduct of the examination;
14. does not turn off his/her electronic devices including the alarm function and/or emits sound rings during examination;
15. fails to follow the general rules or the instruction of the invigilators in the examination; or
16. misbehaves or acts dishonestly during examination.

Proof of Identity

Candidates must bring their respective valid and original Hong Kong Identity Cards or Passports, as a proof of their identity, to the examination. The identification document must be the original of the one submitted for the enrolment. Those who fail to produce such identification, whose identification documents are invalid, or whose identity cannot be satisfactorily verified will not be permitted to sit for the examination.

Typhoon and Black Rainstorm Warning

1. If the typhoon signal no. 8 or above or the black rainstorm warning signal is in force after 6:15 a.m., but before 11:00 a.m., examinations between 9:00 a.m. to 12:00 noon will be cancelled.
2. If the typhoon signal no. 8 or above or the black rainstorm warning signal is in force at 11:00 a.m., but before 4:00 p.m., examinations between 12:00 noon to 6:00 p.m. will be cancelled.
3. If the typhoon signal no. 8 or above or the black rainstorm warning signal is in force at or after 4:00 p.m., examinations between 6:00 p.m. to 10:00 p.m. will be cancelled.
4. Candidates are advised to visit the website of the PEAK Examination Centre (www.vtc.edu.hk/cpdc) for any special announcements concerning postponement of examinations. The new examination date and time will be notified to candidates as soon as possible.
5. However, once the examination has commenced, candidates are required to sit through the examination even if the typhoon signal no. 8 or above or the black rainstorm warning signal is announced.

Notice relating to the Personal Data (Privacy) Ordinance

In view of the Personal Data (Privacy) Ordinance (“the Ordinance”), this notice is to help candidates understand their obligations and rights in respect of the supply of their personal data to the Vocational Training Council (the VTC) and the way in which the VTC may use or handle such data.

- (1) Candidates are required to keep the VTC informed of any change of their personal data once they have enrolled as candidates for the examination until 6 months after the date of the examination.
- (2) The VTC may use the supplied personal data for the following purposes:-
 - a. administering the examination;
 - b. maintaining a candidate record;
 - c. distribution of examination results to candidates concerned;
 - d. certifying candidates' examination results to the Insurance Authority, Insurance Agents Registration Board, The Hong Kong Confederation of Insurance Brokers, Professional Insurance Brokers Association, Travel Agents Registry and Travel Industry Council of Hong Kong;
 - e. reporting cases of disqualified candidates to the relevant regulators and bodies;
 - f. research or statistical analysis; and
 - g. any other related purposes.
- (3) The VTC will keep the personal data of candidates confidential. Nevertheless, during its operations, the VTC may, as permitted by law, compare, match, transfer or exchange their data with the data already possessed, or obtained hereafter, by the VTC for these or any other purposes.
- (4) Candidates may have the right under the Ordinance to request access to or correction of any data provided by them as per the manner and limitations prescribed therein. In this connection, please note that the answer sheets used by candidates in the examination (which may contain their personal data) will be destroyed two months after the date of the examination concerned.
- (5) As the Ordinance allows, the VTC has the right to charge a reasonable fee for the processing of any request for data access.
- (6) Candidates who request for access to data or correction of data may contact or write to the VTC. The address, telephone number, fax number and e-mail address are as below:

PEAK Examination Centre
Vocational Training Council
M/F, Vocational Training Council Tower
27 Wood Road
Wanchai
Hong Kong

Telephone : 2919 1467, 2919 1468, 2919 1478

Fax : 2574 0213

E-mail : cpdc@vtc.edu.hk