1. **Insurance Products**

   i. **Motor Insurance**
      A. Private Vehicle
      B. Motor Cycle
      C. Commercial Vehicle

   ii. **Health Insurance**
      A. Personal Accident (PA) and Sickness Insurance
      B. Medical Insurance

   iii. **Combined and Package Policies**
      A. Household Insurance
      B. Domestic Helper Insurance
      C. Travel Insurance
      D. Commercial Combined Policies

   iv. **Property Insurance and Pecuniary Insurance**
      A. Fire and Extra Perils Insurance
         a. Fire Business Interruption Insurance
      B. “All Risks” Insurance
      C. Theft Insurance
      D. Glass Insurance
      E. Money Insurance
      F. Fidelity Guarantee Insurance
      G. Bonds

   v. **Engineering Insurance**
      A. Boiler Explosion Insurance
      B. Machinery Breakdown Insurance
C. Contractors’ “All Risks” Insurance
D. Erection “All Risks” Insurance

vi. Liability Insurance
A. Employers’ Liability Insurance
B. Products Liability Insurance
C. Professional Indemnity Insurance
D. Directors’ and Officers’ Liability Insurance
E. Public Liability Insurance

vii. Marine Insurance
A. Cargo Insurance
B. Hull Insurance
C. Pleasure Craft Insurance
D. Statutory Requirements for Third Party Risks Insurance

II. Underwriting and Policy Wording
i. Proposal and Material Facts
A. Material Facts and Risk Assessment
B. Physical and Moral Hazards
C. Proposal Forms
D. Methods of Obtaining Material Facts

ii. Underwriting Procedures
A. Quotations
B. Proposal Forms
C. Issue of Cover Notes, Policies and Certificates of Insurance
D. Premium
   a. Method of Calculation
   b. Relevance of Premium Payment for Valid Cover
E. Levies
   a. Motor Insurers’ Bureau of Hong Kong
   b. Employees Compensation Assistance Scheme
   c. Employees Compensation Insurer Solvency Bureau

iii. Policy Wording, Terms and Conditions
   A. Policy Forms and Policy Schedules
   B. Common Policy Exceptions and Conditions
   C. Use of Excesses, Deductibles and Franchises
   D. Warranties, Conditions and Representations
   E. General, Specific and Market Exclusions

iv. Renewals and Cancellation
   A. Renewals
   B. Operation of Cancellation Clauses

III. Claims
   i. Valid Claims
      A. Legal Requirements for Valid Claims
      B. Invalid Claims
      C. Operation of Policy Provisions Affecting Claims
      D. Duties of Insured after a Loss
      E. Documentary Evidence
      F. Functions of Various Related Professionals
         a. Surveyors
         b. Loss Adjusters
         c. Engineers
         d. Settling Agents
         e. Survey Agents
         f. Average Adjusters
ii. Claims Handling
   A. Operation of Arbitration Clauses
   B. Methods of Settlement
      a. Payment of Money
      b. Paying for Repairs Direct
      c. Replacement
      d. Reinstatement
   C. Insurance Claims Complaints Bureau

IV. Customer Service
   i. Customer Service and its Importance
      A. The Importance of Customer Service
   ii. Policies and Codes of Conduct of Organizations
   iii. Customer Service Standard and its Implementation
      A. Implementation of Customer Service Standard
   iv. Legal and Regulatory Obligations of Organizations
   v. Legal Implications of Rebating of Commission