

**Candidates are recommended to study the 2014 Edition of the Study Notes for examinations to be held from 2 March 2015 onwards.**

**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**

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