

Candidates are recommended to study the 2017 Edition of the Study Notes (with Update (August 2018)) for examinations to be held from 12 November 2018 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 Ordinance
 - B. Code of Conduct for Insurers
 - C. Guidelines on Complaint Handling
 - D. Insurance 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**
