

**Candidates are recommended to study  
the 2018 Edition of the Study Notes (with Update (August 2019))  
for examinations to be held from 2 December 2019 onwards.**

**Insurance Intermediaries Qualifying Examination – Paper II  
Syllabus for General Insurance Examination**

**1. INSURANCE PRODUCTS**

**1.1 Motor Insurance**

- 1.1.1 Private Vehicle
- 1.1.2 Motor Cycle
- 1.1.3 Commercial Vehicle

**1.2 Health Insurance**

- 1.2.1 Personal Accident and Sickness Insurance
- 1.2.2 Medical Insurance
- 1.2.3 Voluntary Health Insurance Scheme

**1.3 Combined Policy and Package Policy**

- 1.3.1 Household Insurance
- 1.3.2 Domestic Helper Insurance
- 1.3.3 Travel Insurance
- 1.3.4 Commercial Combined Policies

**1.4 Property Insurance and Pecuniary Insurance**

- 1.4.1 Fire and Extra Perils Insurance
  - 1.4.1a Fire Business Interruption Insurance
- 1.4.2 Property “All Risks” Insurance
- 1.4.3 Theft Insurance
- 1.4.4 Glass Insurance
- 1.4.5 Money Insurance
- 1.4.6 Fidelity Guarantee Insurance
- 1.4.7 Surety Bonds

**1.5 Engineering Insurance**

- 1.5.1 Boiler Explosion Insurance
- 1.5.2 Machinery Breakdown Insurance

1.5.3 Contractors' "All Risks" Insurance

1.5.4 Erection "All Risks" Insurance

## **1.6 Liability Insurance**

1.6.1 Employers' Liability Insurance

1.6.2 Products Liability Insurance

1.6.3 Professional Indemnity Insurance

1.6.4 Directors' and Officers' Liability Insurance

1.6.5 Public Liability Insurance

## **1.7 Marine Insurance**

1.7.1 Marine Cargo Insurance

1.7.2 Marine Hull Insurance

1.7.3 Pleasure Craft Insurance

1.7.4 Statutory Requirements for Third Party Risks Insurance

## **2. UNDERWRITING AND POLICY WORDING**

### **2.1 Proposal and Material Facts**

2.1.1 Material Facts and Risk Assessment

2.1.2 Physical Hazards and Moral Hazards

2.1.3 Proposal Forms

2.1.4 Methods of Obtaining Material Facts

### **2.2 Underwriting Procedures**

2.2.1 Quotations

2.2.2 Proposal Forms

2.2.3 Issue of Cover Notes, Policies and Certificates of Insurance

2.2.4 Premium

2.2.5 Levies on Premiums

### **2.3 Policy Wording, Terms and Conditions**

2.3.1 Policy Forms and Policy Schedules

2.3.2 Common Policy Exceptions and Conditions

2.3.3 Use of Excesses, Deductibles and Franchises

2.3.4 Warranties, Conditions and Representations

2.3.5 General, Specific and Market Exclusions

## **2.4 Renewals and Cancellations**

2.4.1 Renewals

2.4.2 Operation of Cancellation Clauses

## **3. CLAIMS**

### **3.1 Valid Claims**

3.1.1 Legal Requirements for Valid Claims

3.1.2 Invalid Claims

3.1.3 Operation of Policy Provisions Affecting Claims

3.1.4 Duties of Insured after a Loss

3.1.5 Documentary Evidence

3.1.6 Functions of Various Related Professionals

### **3.2 Claims Handling**

3.2.1 Arbitration Condition

3.2.1a Alternative Dispute Resolution Condition

3.2.2 Methods of Settlement

3.2.3 Insurance Complaints Bureau

3.2.3a Claims Adjudication Service

3.2.3b Non-claim Related Mediation Service

## **4. CUSTOMER SERVICE**

### **4.1 Customer Service and its Importance**

4.1.1 The Importance of Customer Service

### **4.2 Policies and Codes of Conduct of Organizations**

### **4.3 Customer Service Standard and its Implementation**

4.3.1 Implementation of Customer Service Standard

### **4.4 Legal and Regulatory Obligations of Organizations**

### **4.5 Legal Implications of Rebating of Commission**

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