

Candidates are recommended to study the 2017 Edition of the Study Notes for examinations to be held from 6 November 2017 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 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**
