



4D Group

Private Motor Insurance Introduction

Who would benefit?

The course is designed for people who are new to the personal lines department of a broker.

Objective

To provide knowledge and understanding of the practices and procedures connected with private motor insurance, with reference to applicable legal and regulatory considerations.

Content

- Module One: The Marketplace
 - Insurers and Intermediaries.
 - The MIB, MIIC, MID and DVLA.
- Module Two: Scope of cover provided
 - Core cover provided:
 - accidental damage
 - third party
 - fire and theft
 - legal expenses
 - Additional non-insurance benefits available
- Module Three: Legal and Regulatory considerations
 - Road Traffic Act 1988 as amended by Road Traffic Act 1991
 - EU Directives
 - Rehabilitation of Offender Act 1974
 - Disability Discrimination Act 1995
 - The Insurance Conduct of Business Rules
- Module Four: Risk Assessment, rating and underwriting
 - Proposal forms
 - Rating and underwriting individual risks
 - Cover notes and Certificates
 - Policies, with specific reference to conditions, exclusions and exceptions.
 - No Claims Discounts
 - Renewal
- Module Five: Claims procedures
 - Claims handling
 - Motor engineers, recommended repairers
 - MIAFTR2 and CUE
 - Fraud
 - Financial Ombudsman Service

Duration

One day