

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

**1. Insurance Products**

**i. Motor Insurance**

- A. Private Vehicle
- B. Motor Cycle
- C. Commercial Vehicle

**ii. Health Insurance**

- A. Personal Accident (PA) and Sickness Insurance
- B. Medical Insurance

**iii. Combined and Package Policies**

- A. Household Insurance
- B. Domestic Helper Insurance
- C. Travel Insurance
- D. Commercial Combined Policies

**iv. Property Insurance and Pecuniary Insurance**

- A. Fire and Extra Perils Insurance
  - a. Fire Business Interruption Insurance
- B. “All Risks” Insurance
- C. Theft Insurance
- D. Glass Insurance
- E. Money Insurance
- F. Fidelity Guarantee Insurance
- G. Bonds

**v. Engineering Insurance**

- A. Boiler Explosion Insurance
- B. Machinery Breakdown Insurance

C. Contractors' "All Risks" Insurance

D. Erection "All Risks" Insurance

**vi. Liability Insurance**

A. Employers' Liability Insurance

B. Products Liability Insurance

C. Professional Indemnity Insurance

D. Directors' and Officers' Liability Insurance

E. Public Liability Insurance

**vii. Marine Insurance**

A. Cargo Insurance

B. Hull Insurance

C. Pleasure Craft Insurance

D. Statutory Requirements for Third Party Risks Insurance

**II. Underwriting and Policy Wording**

**i. Proposal and Material Facts**

A. Material Facts and Risk Assessment

B. Physical and Moral Hazards

C. Proposal Forms

D. Methods of Obtaining Material Facts

**ii. Underwriting Procedures**

A. Quotations

B. Proposal Forms

C. Issue of Cover Notes, Policies and Certificates of Insurance

D. Premium

a. Method of Calculation

b. Relevance of Premium Payment for Valid Cover

- E. Levies
  - a. Motor Insurers' Bureau of Hong Kong
  - b. Employees Compensation Assistance Scheme
  - c. Employees Compensation Insurer Solvency Bureau

**iii. Policy Wording, Terms and Conditions**

- A. Policy Forms and Policy Schedules
- B. Common Policy Exceptions and Conditions
- C. Use of Excesses, Deductibles and Franchises
- D. Warranties, Conditions and Representations
- E. General, Specific and Market Exclusions

**iv. Renewals and Cancellation**

- A. Renewals
- B. Operation of Cancellation Clauses

**III. Claims**

**i. Valid Claims**

- A. Legal Requirements for Valid Claims
- B. Invalid Claims
- C. Operation of Policy Provisions Affecting Claims
- D. Duties of Insured after a Loss
- E. Documentary Evidence
- F. Functions of Various Related Professionals
  - a. Surveyors
  - b. Loss Adjusters
  - c. Engineers
  - d. Settling Agents
  - e. Survey Agents
  - f. Average Adjusters

**ii. Claims Handling**

- A. Operation of Arbitration Clauses
- B. Methods of Settlement
  - a. Payment of Money
  - b. Paying for Repairs Direct
  - c. Replacement
  - d. Reinstatement
- C. Insurance Claims Complaints Bureau

**IV. Customer Service**

- i. Customer Service and its Importance**
  - A. The Importance of Customer Service
- ii. Policies and Codes of Conduct of Organizations**
- iii. Customer Service Standard and its Implementation**
  - A. Implementation of Customer Service Standard
- iv. Legal and Regulatory Obligations of Organizations**
- v. Legal Implications of Rebating of Commission**