



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