

**Specification of Competency Standards**  
**for the Automotive Industry**  
**Unit of Competency**

Functional Area - Sales and Marketing

Title	Arrange for vehicle insurance
Code	108581L3
Range	This unit of competency is applicable in vehicle showrooms or exhibition venues. Practitioners should be able to explain the terms of insurance policy to customers appropriately and arrange for vehicle insurance according to the instruction.
Level	3
Credit	3 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Knowledge (Vehicles Insurance)</p> <ul style="list-style-type: none"> <li>• Good understanding of general vehicle insurance, including: <ul style="list-style-type: none"> <li>○ The summary of vehicle insurance ordinances</li> <li>○ The terms and conditions of vehicle insurance</li> <li>○ The types of vehicle insurance, such as Third-Party Liability Insurance, Comprehensive Insurance and Policy Excess</li> <li>○ The document and timeframe required for processing vehicle insurance</li> <li>○ The procedure for handling traffic accidents, including: <ul style="list-style-type: none"> <li>▪ Accidents involving injury and death</li> <li>▪ Accidents not involving injury and death</li> <li>▪ Understand the scope of acceptance of commission</li> <li>▪ The section concerning vehicle insurance under The Hong Kong Federation of Insurers (HKFI)</li> </ul> </li> </ul> </li> </ul> <p>2. Performance (Arrange for vehicle insurance)</p> <ul style="list-style-type: none"> <li>• Good understanding of the relationship between the organisation and the cooperating insurance company as well as the restrictions on adopting third party insurance company.</li> <li>• Explain clearly to customers general insurance issues and capable of providing insurance suggestions.</li> <li>• Explain to customers the general procedure for handling the submission and claims of compensation for traffic accidents.</li> <li>• Act as intermediary to arrange for vehicle insurance and assist customers complete the formalities for insurance application.</li> </ul>
Assessment Criteria	<p>The integrated outcome requirements of this unit of competency are that the practitioner being assessed shall prove that he/she is:</p> <ul style="list-style-type: none"> <li>• Capable of understanding the types of vehicle insurance and the terms and conditions of the policy; and</li> <li>• Capable of explaining clearly to customers general insurance issues, arrange insurance application with insurance company for customers as well as submit and claim compensation when necessary.</li> </ul>
Remark	Practitioners should obtain the Insurance Intermediary License issued by The Hong Kong Federation of Insurers.