

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

Functional Area - Insurance, Legal Matters and Compliance

Title	Handle claims for aircraft damage
Code	LOAFLC401B
Range	This unit of competency is applicable to airlines. Practitioners should be capable to understand the course of the incident, insurance law and relevant insurance contract terms; to provide useful claim documents and information for insurance companies and intermediaries and follow up claim matters according to claim procedures so as to protect the interests of the company.
Level	4
Credit	6 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Possess the knowledge of aviation insurance terms, relevant laws, and claim procedures of insurance companies</p> <ul style="list-style-type: none"> <li>• Understand the basic principles of insurance law, including the principle of utmost good faith, duty of disclosure, insurable interest, contract of indemnity, etc.</li> <li>• Understand the impact on the validity of insurance contracts by violation of the basic principles of insurance law</li> <li>• Understand the terms of aviation insurance terms, including the risks covered, the exclusions, terms on claims, and terms on dismantlement, transportation and repair, etc.</li> <li>• Understand the survey reports and recommendations from experts</li> <li>• Understand the claim procedures and requirements of insurance companies, including notification period, submission of relevant proofs and claim documents</li> <li>• Understand the time limitation of presentation, recording, action taking and following up of the company required during the whole claim processes</li> </ul> <p>2. Handle claims for aircraft damage</p> <ul style="list-style-type: none"> <li>• Capable to act according to claim procedures, for example, informing the insurance company and the claim agent of the incident or the claim promptly or within the specified period of time; appointing appropriate experts to investigate and analyse the accident as deemed necessary</li> <li>• Contact relevant departments and personnel for the details and causes of the incident; collect relevant documents and information for lodging a claim; take appropriate measures to minimise the faults and losses of the company</li> <li>• Select and provide relevant claim documents and information for insurance companies, including notice of claim, list of claim, survey report, and the documents exchanged between the insured and the third party</li> <li>• Follow up the progress of the claim with insurance companies and intermediaries</li> <li>• Verify the final compensation formulated by the insurance company and handle relevant documents</li> <li>• Preliminary actions taken to any parties concerned and any sufficient actions against third party to hold the rights of their responsibilities</li> <li>• Records and all related documents handling and filing in good order</li> </ul> <p>3. Professionalism in handling claims for aircraft damage</p> <ul style="list-style-type: none"> <li>• Handle claims in a cautious manner</li> <li>• Avoid conflict of interests</li> <li>• Handle claims according to the terms of insurance, and the claim procedures and requirements of insurance companies</li> </ul>

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	<ul style="list-style-type: none"><li>• Sufficient filing and records supporting and requiring for the relevant documents of the incidents and validation of them</li><li>• Cooperate or have consent and/or agreement from legal advisors or insurance underwriter on the proper action taken</li></ul>
Assessment Criteria	The integrated outcome requirement of this unit of competency are: <ul style="list-style-type: none"><li>• Capable to provide insurance companies with relevant claim documents and information according to claim procedures so as to handle claims for aircraft damage; and</li><li>• Capable to handle claim cases seriously and avoid conflict of interest</li></ul>
Remark	The functional area “Insurance and Legal Matters” was revised as “Insurance, Legal Matters and Compliance”. This UoC code was changed from LOAFIL401A to LOAFLC401B