

Specification of Competency Standards
for the Logistics Industry
Unit of Competency

Functional Area - Insurance, Legal Matters and Compliance

Title	Handle employee compensation claims
Code	LOCULC414B
Range	This unit of competency is applicable to sea freight, air freight, and express operators. Practitioners should be capable to understand relevant insurance contract terms; to provide claim documents and information for insurance companies and follow up matters related to employee compensation claims.
Level	4
Credit	6 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Knowledge of employee compensation insurance terms and claims</p> <ul style="list-style-type: none"> • Understand the basic principles of insurance law, including the principle of utmost good faith, duty of disclosure, insurable interest, contract of indemnity, etc. • Understand the impact on the validity of insurance contracts by violation of the basic principles of insurance law • Understand the function and operation of the Labour Department and relevant statutory bodies • Understand the impact of labour law and other legislations on handling employee compensation insurance • Understand the terms of employee compensation insurance • Understand the terms of employment contract • Understand the accident/casualty reports and recommendations from experts • Understand the claim procedures and requirements of insurance companies • Understand the impact of business law, including contract law, tort law and relevant legislations, on handling employee compensation claims <p>2. Handle employee compensation claims</p> <ul style="list-style-type: none"> • Capable to act according to the claim procedures of the insurance company, for example, informing the claim agent within the specified period of time and appointing surveyor to investigate the accident as deemed necessary • Understand the reasons of the employee for lodging a claim, the details of the accident/incident, the physical conditions of the employee and the medical treatment received • Take appropriate measures to minimise the losses • Calculate the claim amount and assess the development of the situation • Collect, select and provide relevant claim documents and information for insurance companies, including notice of claim, list of claim, medical certificate and consultation report • Follow up the progress of the claim with insurance companies or intermediaries, and keep relevant departments and staff informed until the case is closed • Capable to work out the compensation amount to be paid by the insurance company if the deductible is stated in the insurance contract • Collect compensation directly from insurance companies/intermediaries or through other departments and handle the necessary documents <p>3. Professionalism in handling employee compensation claims</p> <ul style="list-style-type: none"> • Handle claims in a cautious manner

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	<ul style="list-style-type: none">• Avoid conflict of interests, capable to handle employee compensation insurance claims according to the terms of insurance, relevant laws, and the claim procedures and requirements of insurance companies
Assessment Criteria	The integrated outcome requirement of this unit of competency is: <ul style="list-style-type: none">• Capable to timely provide insurance companies with relevant documents and information according to claim procedures so as to handle employee compensation claims.
Remark	The functional area "Insurance and Legal Matters" was revised as "Insurance, Legal Matters and Compliance". This UoC code was changed from LOCUIL404A to LOCULC414B