

## Specification of Competency Standards for the Logistics Industry

### Unit of Competency

1. Title	Handle public liability claims
2. Code	LOCUIL405A
3. 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 select and provide claim documents and information for insurance companies and follow up matters related to public liability claims.
4. Level	4
5. Credit	6 ( for reference only )
6. Competency	<p style="text-align: center;"><u>Performance Requirements</u></p> <p>6.1 Knowledge of public liability insurance terms and claims</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 public liability insurance terms</li><li>◆ Understand the survey reports and recommendations from experts</li><li>◆ Understand the tortuous liabilities, impacts of errors and omissions arising from operation, and the impact of relevant legislations on the liabilities of logistics and freight operators</li><li>◆ Understand the accident/casualty reports and recommendations from experts</li><li>◆ Understand the claim procedures and requirements of insurance companies</li></ul>

6.2	Handle public liability claims	<ul style="list-style-type: none"> <li>◆ 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</li> <li>◆ Understand the details of the accident/incident, for example, the reasons of the third party for lodging a claim, the course of the accident/incident, involvement of subcontractors, details on the report to the police and the impact on the third party</li> <li>◆ Take appropriate measures to minimize the losses</li> <li>◆ Calculate the claim amount and assess the development of the situation</li> <li>◆ Collect, select and provide relevant claim documents and information for insurance companies, including notice of claim, list of claim, medical certification, record of reporting to the police and the claim documents exchanged between the company and the third party</li> <li>◆ Follow up the progress of the claim with insurance companies or intermediaries, and experts, including lawyers, surveyor , to handle the claim</li> <li>◆ Follow up the progress of the claim with insurance companies or intermediaries, and keep relevant departments and staff informed until the case is closed</li> </ul>
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	<ul style="list-style-type: none"> <li>◆ Capable to work out the compensation amount to be paid by the insurance company if the deductible is stated in the insurance contract</li> <li>◆ Collect compensation directly from insurance companies/intermediaries or through other departments and handle the relevant documents</li> </ul> <p>6.3 Professionalism in handling public liability claims</p> <ul style="list-style-type: none"> <li>◆ Handle claims in a cautious manner</li> <li>◆ Avoid conflict of interests</li> <li>◆ Capable to handle claims according to public liability insurance terms, relevant laws, and the claim procedures and requirements of insurance companies</li> </ul>
7. Assessment Criteria	<p>The integrated outcome requirement of this unit of competency is:</p> <p>(i) Capable to timely provide insurance companies with relevant documents and information according to claim procedures so as to handle public liability claims.</p>
8. Remarks	