

Specification of Competency Standards
for the Travel Industry
Unit of Competency

Functional Area - Risk and crisis management

Title	Follow-up on travel insurance compensation and refund matters
Code	110708L3
Range	This unit of competency involves the ability to master the knowledge of travel insurance. Practitioners should be able to apply the knowledge of travel insurance to provide customers with a comprehensively covered journey, and properly follow-up on insurance compensation and refund matters.
Level	3
Credit	1 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Master the knowledge of travel insurance</p> <ul style="list-style-type: none"> • Understand the importance of travel insurance to various stakeholders, including travel agencies, tour escorts, tourist guides, and customers • Understand the protection provided by travel insurance for customers before, during and after the journey • Understand the claim procedures for various types of travel insurance <p>2. Apply the knowledge of travel insurance to provide customers with a comprehensively covered journey, and properly follow-up on insurance compensation and refund matters</p> <ul style="list-style-type: none"> • Clearly explain to customers the coverage and exclusions of travel insurance • Arrange for tourism practitioners who are qualified as travel insurance agents to sell travel insurance and explain the content of the insurance policy • Assist customers in filing claims with insurance companies, remind customers to keep all the receipts and prepare the required supporting documents, such as the flight reschedule or cancellation certificate issued by the airline, or the property theft record issued by the local police, etc. • Require customers to directly enquire about compensation claims with the insurance company to avoid making any promises or uncertain responses • Customers who need to return to Hong Kong for medical treatment due to physical discomfort or accidental injury during the trip must obtain a certificate from a local doctor in order to claim compensation from the insurance company after returning to Hong Kong <p>3. Demonstrate professional skills and attitude</p> <ul style="list-style-type: none"> • Strive to assist customers in handling travel insurance claims • Process important information provided by various stakeholders in accordance with the company's principles of confidentiality • Comply with the "Prevention of Bribery Ordinance" and "Personal Data (Privacy) Ordinance" in the performance of duties
Assessment Criteria	<p>The integrated outcome requirement(s) of this unit of competency is/are:</p> <ul style="list-style-type: none"> • Master the knowledge of travel insurance; and • Apply the knowledge of travel insurance to provide customers with a comprehensively covered journey, and properly follow-up on insurance compensation and refund matters
Remark	