

Title	Advise on and sell travel insurance		
Level	3	Credits	4

Purpose	People credited with this unit standard are able to: establish customer requirements and advise on travel insurance; and sell travel insurance and complete documentation.
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Classification	Tourism > Travel
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Available grade	Achieved
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Explanatory notes

- 1 Definition
Travel industry workplace policies and procedures refer to documented instructions about workplace expectations. These must include but are not limited to – customer service delivery, personal presentation, legislation, organisational structure, business objectives.
- 2 Documentation can be completed online, or in handwritten form as appropriate to travel industry workplace policies and procedures, and must be in accordance with the travel insurance company requirements.
- 3 This unit standard may be assessed against in a travel industry workplace when appropriate situations arise, or in a training environment if simulated workplace conditions are able to be provided that reflect the standards of a travel industry workplace.

Outcomes and evidence requirements

Outcome 1

Establish customer requirements and advise on travel insurance.

Evidence requirements

- 1.1 Customer requirements for travel insurance are established in accordance with travel industry workplace policies and procedures.
- 1.2 Terminology is explained to the customer in accordance with travel insurance policy wording.

Range	may include but is not limited to – single policy, family policy, dependant, excess, pre-existing medical condition; evidence is required for three.
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- 1.3 A technique for overcoming customer objections to travel insurance is used in accordance with travel industry workplace policies and procedures.
- Range technique may include but is not limited to – explaining the advantages of purchasing a policy provided by a comprehensive travel insurance company;
examples of objections may include but are not limited to – reciprocal medical cover for New Zealand citizens travelling to Australia or the United Kingdom, credit card insurance;
evidence is required for one technique.
- 1.4 The customer is advised of travel insurance policy inclusions in accordance with travel insurance company requirements, and travel industry workplace policies and procedures.
- Range inclusions may include but are not limited to – loss of deposits, travel delays, medical expenses, luggage and personal effects, personal liability, interruption and curtailment of travel, repatriation;
evidence is required for three inclusions.
- 1.5 The customer is advised of travel insurance policy exclusions in accordance with travel insurance company requirements, and travel industry workplace policies and procedures.
- Range exclusions may include but are not limited to – terrorism, manual work, high risk activities, pregnancy after 28 weeks, influences of alcohol or drugs, psychological illness;
evidence is required for three exclusions.
- 1.6 Policy surcharges and conditions applied by travel insurance companies are explained to the customer.
- Range must include but is not limited to – travellers 70 years of age or over, pre-existing medical conditions.
- 1.7 Optional policy extras offered by travel insurance companies are explained to the customer.
- Range optional policy extras may include but are not limited to – excess buyout, specified items, rental vehicle excess option;
evidence is required for two optional policy extras.
- 1.8 Emergency assistance and claim procedures are explained to the customer in accordance with the selected policy.

Outcome 2

Sell travel insurance and complete documentation.

Range evidence is required for three comprehensive international policies to be issued;

one policy must include specified items, one policy must be for a family, and one policy must be for a traveller 70 years of age or over or a pre-existing medical condition.

Evidence requirements

- 2.1 Travel insurance policies are sold in accordance with customer requirements, travel insurance company requirements, and travel industry workplace policies and procedures.
- 2.2 Documentation is completed in accordance with travel insurance company requirements and travel industry workplace policies and procedures.

Replacement information	This unit standard and unit standard 18282 replaced unit standard 3741 and unit standard 3742.
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Planned review date	31 December 2021
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Status information and last date for assessment for superseded versions

Process	Version	Date	Last Date for Assessment
Registration	1	30 April 2001	31 December 2018
Review	2	20 February 2009	31 December 2018
Review	3	16 February 2017	N/A

Consent and Moderation Requirements (CMR) reference	0078
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This CMR can be accessed at <http://www.nzqa.govt.nz/framework/search/index.do>.

Please note

Providers must be granted consent to assess against standards (accredited) by NZQA, before they can report credits from assessment against unit standards or deliver courses of study leading to that assessment.

Industry Training Organisations must be granted consent to assess against standards by NZQA before they can register credits from assessment against unit standards.

Providers and Industry Training Organisations, which have been granted consent and which are assessing against unit standards must engage with the moderation system that applies to those standards.

Requirements for consent to assess and an outline of the moderation system that applies to this standard are outlined in the Consent and Moderation Requirements (CMRs). The CMR also includes useful information about special requirements for organisations wishing to develop education and training programmes, such as minimum qualifications for tutors and assessors, and special resource requirements.

Comments on this unit standard

Please contact ServiceIQ qualifications@ServiceIQ.org.nz if you wish to suggest changes to the content of this unit standard.