

<b>Title</b>	<b>Advise on and sell travel insurance</b>		
<b>Level</b>	<b>3</b>	<b>Credits</b>	<b>4</b>

<b>Purpose</b>	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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<b>Classification</b>	Tourism > Travel
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<b>Available grade</b>	Achieved
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## Guidance Information

- 1 Definition  
*Travel industry workplace policies and procedures* refer to documented instructions about workplace expectations. These may 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.
- 4 All assessment tasks for performance criteria are to be carried out in accordance with travel industry workplace policies and procedures.

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## Outcomes and performance criteria

### Outcome 1

Establish customer requirements and advise on travel insurance.

### Performance criteria

- 1.1 Customer requirements for travel insurance are established.

- 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.
- 1.3 A technique for overcoming customer objections to travel insurance is used.
- 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.
- 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.
- 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 having a pre-existing medical condition.

**Performance criteria**

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

<b>Replacement information</b>	This unit standard and unit standard 18282 replaced unit standard 3741 and unit standard 3742.
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<b>Planned review date</b>	31 December 2025
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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	31 December 2022
Review	4	26 November 2020	N/A

<b>Consent and Moderation Requirements (CMR) reference</b>	0112
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This CMR can be accessed at <http://www.nzqa.govt.nz/framework/search/index.do>.

**Comments on this unit standard**

Please contact ServicelQ [qualifications@ServicelQ.org.nz](mailto:qualifications@ServicelQ.org.nz) if you wish to suggest changes to the content of this unit standard.