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| <b>Title</b> | <b>Present options and sell travel insurance</b> |                |          |
| <b>Level</b> | <b>3</b>   | <b>Credits</b> | <b>4</b> |

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| <b>Purpose</b> | People credited with this unit standard are able to: establish customer requirements and present options for 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 All sellers of travel insurance must sell in a proper and ethical manner. Travel consultants may be required to complete insurance code training, such as Financial Advice Provider (FAP) or Fair Insurance Code (FIC) training course, to ensure they are aware they are only able to sell the benefits and features of the product and not provide the customer with personal recommendations for travel insurance.
- 2 **Definition**  
*Travel industry workplace policies and procedures* refer to documented instructions about workplace expectations, such as customer service delivery, personal presentation, legislation, organisational structure, business objectives.
- 3 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.
- 4 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.
- 5 All assessment tasks for performance criteria are to be carried out in accordance with travel industry workplace policies and procedures.
- 6 **Resources**  
*Financial Advice Provider (FAP)* information available from the Financial Markets Authority at [Financial Advice Provider \(FAP\) | Financial Markets Authority \(fma.govt.nz\)](https://www.fma.govt.nz/).  
*Industry regulation* available from the Insurance Council of New Zealand (ICNZ) at <https://www.icnz.org.nz/industry/industry-regulations/>.  
*Safe travel* <https://www.safetravel.govt.nz/travel-insurance>.

*The Fair Insurance Code* available from the Insurance Council of New Zealand (ICNZ) at [About the Code - ICNZ | Insurance Council of New Zealand](#).

*Travel insurance* information from the Insurance Council of New Zealand (ICNZ) available at <https://www.icnz.org.nz/individuals/travel/>.

*Travel insurance* information from Consumer Protection is available from <https://www.consumerprotection.govt.nz/help-product-service/travel-and-events/travel-insurance>.

## Outcomes and performance criteria

### Outcome 1

Establish customer requirements and present options for 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 informed 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 informed 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.

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| <b>Replacement information</b> | This unit standard and unit standard 18282 replaced unit standard 3741 and unit standard 3742. |
| <b>Planned review date</b>     | 31 December 2027   |

**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                      |
| Revision     | 5       | 29 August 2024    | N/A                      |
| Rollover     | 6       | 25 September 2025 | N/A                      |

**Consent and Moderation Requirements (CMR) reference**

0112

This CMR can be accessed at <http://www.nzqa.govt.nz/framework/search/index.do>.

**Comments on this unit standard**

Please contact Ringa Hora Services Workforce Development Council at [qualifications@ringahora.nz](mailto:qualifications@ringahora.nz) if you wish to suggest changes to the content of this unit standard.