



APPLIES TO ACADEMIC YEAR 2014/2015

FAK 2635 Travel and Accident Insurance

Programme

Bachelor of Management, Single courses

Responsible for the course

Kjell Smedsrud

Department

Department of Accounting - Auditing and Law

Term

According to study plan

ECTS Credits

7,5

Language of instruction

Norwegian

Introduction

The course provides a broad introduction to travel and accident insurance. It is compulsory for candidates seeking authorization as claims officers in travel insurance.

Learning outcome

Acquired knowledge

After having completed the course the students shall be able to account for insurance terms and legal provisions that apply to travel insurance and accident insurance and

Acquired skills

The students shall be able to give advice and guidance for purchasing travel insurance and accident insurance and shall be able to use company terms and relevant legal provisions when handling less complicated claims settlements.

Reflection

Throughout the course it is a clear goal that students gain a conscious attitude to the fact that the choices they make in their professions and the advice they give are first of all very important for other people. also be able to account for calculation of compensation, premium structure and claims handling principles in accident insurance.

Prerequisites

The course presupposes that students have a basic knowledge of the Norwegian insurance business and the main legal provisions within insurance. Personal experience from working in insurance is also important for such understanding.

Compulsory reading

Books:

Amtedal, K., R.O. Nordgaard og K. Eide.. 2012. Reiseforsikring. 6. utg. BI Forsikring. Under revisjon
Bakke, Jan.. 2012. Grunnleggende skadebehandling. 6.utg.. BI Forsikring. Utdrag fra kapitlene 1,2, 3,4, 6,7 og 9.
Smedsrud, Kjell, red.. 2013. Ulykkesforsikring. 7. utg. BI Forsikring. ca. 240 sider. Under revisjon

Other:

Eget selskaps tariffer, vilkår og brosjyrer
Lover, forskrifter og utdelt materiell

Recommended reading

Course outline

Procedural routines for accident reports

- The insurance contract, appraisal/advice, accident report, recording, analysis, notes, reserve, follow-up

The provisions of the insurance contract act

- Duty of disclosure, insurance certificate, restrictions, limitation period/termination, committee procedures, committees, fraud.

The provisions of the law on tort

- On measure of indemnity, position of tortfeasor and recourse.

General guidelines for the claim settlement

- Own risk, reduction of claim, claimant, inspection, recourse basis

Travel insurance terms

- The terms' provisions on who the insurance applies for, what is covered, including luggage, illness, liability and accidents and where it applies.
- The terms' provisions on what type of damage is covered, restrictions, particular forms of insurance and coverage, including all-year and short period insurance as well as cancellation insurance.
- The terms' provisions on the claim settlement
- The safety regulations, including supervision and storage of luggage, consequences of breach of safety regulations, consequences of fraud and complaint possibilities/committee procedures.

Rating principles**National insurance/social security conventions**

- Rules of National insurance and various social security conventions

Claims settlements for travel insurance in particular

- Accident report, lapse of damage claim, the policy-holder's duty to give information, establishment of loss, calculation of damages for luggage, illness and cancellation insurance
- Rules for own risk, new-for-old deduction, right of ownership to damaged item/legal charge, right of ownership to items that are found, interest duty, fraud, procedures in fraud cases, breach of safety regulations, termination after damage, refund of insurance premium

Subscription, renewal and termination

- The company's information requirement
- Risk assessment
- Applicant's duty of disclosure
- Insurance premium routines
- Insurance certificate and insurance terms
- Age limits

Administrative differences: Individual/group accident insurance

- Individual accident
- Group accident
- Insurance certificate

Disability and handicap concepts

- Medical disability
- Compensation for permanent injury
- Occupational unfitness
- Incapacity for work

Extent of accident insurance

- The "classic" accident concept
- Restrictions and extensions of accident concept
- Elaboration of the term "accident"
- Adequacy
- Restrictions in case of illness
- Other restrictions

Insurance payments

- Death benefits
- Disablement compensation
- Treatment expenses
- Child accident insurance

Benefit – payment owing to bereavement

- Appointment of beneficiary
- Cohabitant's rights
- Same-sex marriage and insurance

Claims handling

- Handling expenses
- Death damage
- Disability damage
- Disasters
- On rejections in particular
- Filing requirement

- Termination in connection with damage
- Loss reserve – IBNR

Other personal insurances in general insurance

- Occupational injury insurance
- Illness interruption insurance
- Sick pay insurance
- Credit life insurance
- Licence insurance
- Disability coverage
- Employer's liability insurance

Computer-based tools

Students must have access to the Internet.

Learning process and workload

Part-time

The course is conducted as distance teaching with self-tuition and 5 compulsory hand-in assignments. Intensive teaching is given at 3 sessions.

Recommended workload

Activity	Workload
Participation at intensive teaching 3 days	24
Preparations for lectures	12
Work on syllabus	100
Assignments/activities in its learning	20
Do hand-ins (5)	40
Exam	4
Total recommended workload	200

Examination

A four-hour individual written exam concludes the course. The grade C or better is required in order to be approved for authorization.

Examination code(s)

FAK 26351 written exam. The exam accounts for 100% of the grade in the course FAK 2635, 7,5 credits

Examination support materials

All support materials allowed. Examination support materials at written examinations are specified under exam information in our web-based Student handbook. Please, note the use of calculator and dictionary.
<http://www.bi.edu/studenthandbook/examaids>

Re-sit examination

It is only possible to retake an examination when the course is next taught. All retaken examination will incur an additional fee.

Additional information