

FSPGI05 SQA Unit Code H5FX 04

Process straightforward claims for uninsured losses



Overview

This unit may be suitable for you if you work for a legal expenses insurer or any organisation involved in pursuing and recovering straightforward uninsured losses. Your work must involve processing uninsured losses. You assist customers with the recovery of uninsured losses guiding them on the best action to take. You obtain all the information and/or documentation required to deal with the uninsured claim, and notify the third party. You will need to present information clearly and concisely and pay attention to details that are critical to your work.

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Performance criteria

- You must be able to:*
- P1 Obtain accurate and complete information required to progress the claim, resolving any queries
 - P2 Refer any situations you are not authorised to deal with to the appropriate person/department
 - P3 Offer customers clear guidance on the actions they need to take to proceed with the claim
 - P4 Offer guidance which will provide the best solution for the customer, taking into account legal principles, loss mitigation and prospects of recovery
 - P5 Obtain any documentation and/or information required to progress the claim
 - P6 Notify the third party of the claim, submitting all relevant documentation
 - P7 Ensure that systems used to monitor the progress of claims are kept up to date
 - P8 Refer problems and claims which are outside your authority to the appropriate person in your organisation
 - P9 Keep accurate and complete records
 - P10 Comply with legal and regulatory compliance requirements, industry regulations, organisational policies and professional codes
 - P11 Make recommendations for further action which will help the client arrive at the best settlement
 - P12 Advise all interested parties of the outcome of the claim
 - P13 Monitor and maintain progress regarding the claim, taking relevant actions to ensure that required timescales are met

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Knowledge and understanding

You need to know and understand:

- K1 Relevant insurance and legal principles and regulations which affect your activities
- K2 The structure of the insurance market and the roles and responsibilities of the various parties within it as they impact on your activities
- K3 Sources of information and advice
- K4 The limits of your authority and the action required when a claim falls outside those limits
- K5 The policy cover, terms and conditions relevant to your work including standard extensions and/or limitations
- K6 Your organisation's procedures for dealing with uninsured losses
- K7 Your organisation's systems and procedures for accessing, recording and amending information
- K8 Your organisation's customer service procedures, including those for dealing with complaints
- K9 Your organisation's requirements relating to the application of codes, laws and regulatory requirements as they impact on your activities
- K10 The roles and functions of other parties involved in claims
- K11 The information and/or documentation required to progress a claim
- K12 How to advise your client if the claim is rejected in full or in part

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Additional Information

Behaviours

1. You act within the limits of your responsibility
2. You show understanding of others and deal with them in a professional manner
3. You use communication styles that are appropriate to different people and situations
4. You are able to convey information that promotes understanding
5. You work in a manner that enhances business relationships
6. You focus personal attention on specific details that are critical to achieving successful results
7. You understand and can address legal and financial issues
8. You identify the range of elements in a situation and how they relate to each other
9. You identify the implications or consequences of a decision

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