

Specification of Competency Standards for the Automotive Industry
Unit of Competency

1. Title	Verify cases of vehicle insurance claims
2. Code	AUSDDS401A
3. Range	This unit of competency is applicable to the assessors of damages for vehicle insurance entrusted by the insurance company. They should be capable of verifying the cases of vehicle insurance claims by simple visual inspection.
4. Level	4
5. Credits	6(for reference only)
6. Competency	<p style="text-align: center;"><u>Performance Requirements</u></p> <p>6.1 Understand the terms of insurance policy</p> <ul style="list-style-type: none"> ◆ Understand every detail of the terms of the vehicle insurance policy, such as: <ul style="list-style-type: none"> • Particulars of the insured vehicle • Period of insurance coverage • Scope of insurance coverage • Driver/insurer/car owner, etc. ◆ Understand the terms of the vehicle insurance policy and judge its validity, coverage, the rights and obligations of all parties concerned, etc. ◆ Understand typical relevant documents such as vehicle registration document, insurance policy, police record, etc. to an extent that can identify the authenticity of documents ◆ Be familiar with the Road Safety Ordinance so as to understand the rights and obligations of road users

	<p>6.2 Verify cases of insurance claims</p> <ul style="list-style-type: none"> ◆ Capable to employ good communication skills to meet with the claimants or witnesses related to the cases; retrieve police or hospital records, etc.; collect related information at different locations to get an understanding of the time, location, environment, the course of the incident, the people involved, the nature and causes of the accident, etc.; and make preliminary analysis on the accident to reject fraudulent insurance claims ◆ Check the vehicle to verify that it is the one insured in accordance with the relevant documents such as vehicle registration document, etc. on site where the damaged vehicle is located ◆ Examine the time, location of the incident and the vehicle involved according to objective evidences such as official records, etc. at the site where the damaged vehicle is located so as to verify that the claim is within the insurance coverage ◆ Examine the details of the policy terms according to established evidences and verify that the claim of the claimant is within the insurance coverage of respective insurance policy
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	<p>6.3 Professional practice on verifying cases of insurance claims</p> <ul style="list-style-type: none"> ◆ Disregard the pressure from the claimant, the insurance company, vehicle servicing practitioner and respective executive staff and their inter-relationship so as to make a fair, just, honest, objective and independent assessment and decision impartially ◆ Uphold noble morality and integrity to safeguard an independent and professional image ◆ Protect the legal rights of both the claimant and the insurance company
7. Assessment Criteria	<p>The integrated outcome requirements of this unit of competency are:</p> <p>(i) Capable to employ good communication skill to collect extensive information and evidences related to the claims of vehicle insurance at the site where the damaged vehicle is located. Analyse the time, location, people, the vehicle involved, environmental factors, etc. of the incident to judge whether the case was reasonable so as to reject any fraudulent insurance claims and confirm the inclusion within the scope of the insurance coverage;</p> <p>(ii) Capable to examine the details of policy terms and verify that the claims filed by the claimants are within insurance coverage according to established evidences; and</p> <p>(iii) Capable to uphold noble morality and integrity to make a fair, just, honest and objective assessment and decision impartially so as to safeguard the legal rights of all parties concerned.</p>
8. Remarks	