Specification of Competency Standards
for the Automotive
Unit of Competency

Functional Area - Vehicle Servicing

Title	Verify the cases of vehicle insurance claims
Code	111752L4
Range	This unit of competency is applicable to the assessors of damage, who are entrusted by the insurance company for vehicle insurance claims. Practitioners should be able to verify the cases of vehicle insurance claims by simple visual inspection.
Level	4
Credit	3 *(For Reference Only)*

Competency	**Performance Requirements**
	
	1. Knowledge (The terms of insurance policy)
	• Good understanding of every detail of the terms of the vehicle insurance policy, such as:
	  ◦ Period of the insurance coverage
	  ◦ The insured vehicle's particulars
	  ◦ Scope of insurance coverage and exclusions
	  ◦ Driver/insurer/car owner's information
	• Master the terms of the vehicle insurance policy, judge its validity, coverage, the rights and obligations of all parties concerned.
	• Good understanding of typical relevant documents such as vehicle registration documents, insurance policies, police records, etc., to be able to identify the authenticity of documents.
	• Be familiar with the Road Safety Ordinance to understand the rights and obligations of road users.
	2. Performance (Verify cases of insurance claims)
	• Being capable of employing good communication skills to meet with the claimants or witnesses related to the cases; retrieve police or hospital records, etc.; collect related information from 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 the vehicle registration document, etc., and is the damaged vehicle located on the site of the incident. Report the discrepancy to the authority concerned to handle and follow up.
	• Examine the vehicle involved according to objective evidence, such as official records, etc., on site where the damaged vehicle is located to verify that the claim is within the insurance coverage.
	• Examine the details of the policy terms according to established evidence and verify that the claimant is within the insurance coverage of the respective insurance policy.
	• Disregard the pressure from the claimant, the insurance company, vehicle servicing practitioner and respective executive staff and their inter-relationship to make a fair, just, honest, objective and independent assessment and make 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.

Assessment Criteria	The integrated outcome requirements of this unit of competency are that the practitioner being assessed shall prove that he/she is: • Capable of employing good communication skills to collect extensive information and evidence related to the claims for vehicle insurance at the site where the damaged vehicle is located, analysing the time, location, people, the vehicle involved, environmental factors, etc. of the incident to judge whether the case was reasonable and rejecting any fraudulent insurance claims, or confirming the inclusion within the scope of the insurance coverage; • Capable of examining the details of policy terms and verifying that the claims filed by the claimants are within insurance coverage according to established evidence; and • Capable of upholding noble morality and integrity to make a fair, just, honest and objective assessment and making decisions impartially to safeguard the legal rights of all parties concerned.
Remark	The credit value of this competency unit assumes that the practitioner already possesses extensive knowledge of automobile construction and understand the working principle of various vehicle systems. (This UoC replaced 108754L4)