



Chartered Institute of Loss Adjusters

Certificate Handbook

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Overview

The CILA Certificate is an entry level qualification which is open to any member of the CILA. Studying for this qualification will give you a basic understanding of the insurance market, the principles of claims handling and specific claims handling issues. Attaining the CILA Certificate qualification will provide you with an excellent foundation in claims handling and will also allow you to progress to the CILA Diploma.

The CILA Certificate qualification is provided by the CILA in conjunction with the exam facilitator, Pearson Vue.

How will I be assessed?

To obtain the Certificate qualification you must pass the following multiple choice examinations:

1. CH1 - Introduction to the Insurance Industry
45 multiple choice questions in 60 minutes
2. CH2 - Claims Handling
45 multiple choice questions in 60 minutes
3. CH3 - Advanced Claims Handling (Handling Claims for Specific Losses)
45 multiple choice questions in 90 minutes*
*CH3 includes scenario based multiple choice questions and so the time allowed for this exam has been extended to 90 minutes to provide candidates with sufficient reading time.

Exemptions

Candidates who hold the Chartered Insurance Institute's (CII) Certificate or have passed CII papers IF1 (Insurance, legal and regulatory), IF2 (General Insurance business) and IF4 (Insurance Claims Handling process) are able to obtain an exemption from CH1 - Introduction to the Insurance Industry. Candidates should note that credits of equal or higher value than the CII Certificate will not sufficient as an exemption from CH1. To apply for this exemption please send the Institute a copy of your Cert CII certificate and a payment of £60.

How will I study and how long will it take?

The CILA have produced learning material to help you study for the CILA Certificate examinations. When purchasing your entry to a Certificate examination, you will be able to download the learning material from the Pearson Vue website.

Whilst the examinations are directly based on the downloadable learning material, you are advised to complete the exercises within the learning material and in addition consult other text books such as Property Insurance Law and Claims (ISBN-13: 978-1-85609-406-1, ISBN-10: 1-85609-406-5).



We estimate that if you are starting out in your career, CH1 and CH2 will take you between 40 to 60 hours of study each. CH3 is likely to take 60 hours of study. We do not publish past papers for the Certificate examinations however we do provide sample questions on the CILA website. Please note that purchasing the learning materials and sitting the examination does not entitle you to the Certificate qualification.

What will I learn?

- **CH1 - Introduction to the Insurance Industry**

Studying for the Certificate CH1 paper will give you an understanding of risk and risk transfer, the different people and organisations that operate within the insurance industry and how contract law applies to insurance policies. You will also gain an insight into how a legal liability might arise and obtain an introduction to the principles of insurable interest, indemnity, proximate cause, contribution and subrogation. You will also learn about the regulation of the insurance market and important statutes.

- **CH2 - Claims Handling**

Studying for the Certificate CH2 paper will give you knowledge of the various elements of an insurance policy including the implications of policy conditions and warranties. You will learn definitions of the insurance perils with supporting case law. You will also gain an insight into claims validation and the mitigation of losses and learn about the terms, such as, reasonable care and gradually operating cause. You will get an introduction to the Fraud Act 2006 and learn how to deal with aspects of policy application.

- **CH3 - Advanced Claims Handling (Handling Claims for Specific Losses)**

Studying for the Certificate CH3 paper will give you an introduction to more specialist areas such as business interruption claims and factors to consider when handling alternative accommodation claims. You will learn about basic building elements, common buildings damage and the Construction (Design & Management) Regulations. You will also get advice on claims handling in a catastrophe or surge situation and obtain a basic understanding of how to reserve a personal injury claim, along with an overview of the Civil Procedure Rules.

The complete syllabus for each examination is published on the Certificate webpage on the CILA website: <https://www.cila.co.uk/cila/getting-qualified/certificate>

How much will it cost?

The learning material and entry for each examination are purchased together at a cost of:

CH1	= £200
CH2	= £200
CH3	= £200
Total	= £600



We recommend that you purchase your Certificate exams one at a time. This is because each exam entry comes in the form of a voucher which has an expiry date.

Please note that payment is made to the exam facilitator, Pearson Vue, and not the Institute.

How do I apply?

1. CIL A membership

Please note that you can only attain a CIL A qualification if you are a member of the CIL A. If you are not already a member, please apply for CIL A membership via the CIL A website.

2. Create a Pearson VUE account

The next step is to create your own online account with the exam facilitator Pearson VUE: <http://www.pearsonvue.com/cila/> Please note that you will need your CIL A membership number in order to create your Pearson VUE account.

3. Purchase learning material and exam voucher/s

You can then purchase the learning material and exam voucher/s for the examination/s you wish to sit. You do this through the Pearson Vue online shop which is called Mindhub: <http://www.mindhub.co.uk/>

Warning: you are able to purchase exam voucher/s from the Mindhub website without being a member of the CIL A. However you **cannot** register to sit the examination/s if you are a non-member. Please ensure that you become a member first.

Where will I sit the examinations?

The CIL A Certificate examinations are computer based and can be sat at one of the following locations:

At a Pearson Vue test centre

Pearson Vue test centres are located throughout the world and you can find your nearest test centre by visiting the Pearson Vue website at: <http://www.pearsonvue.com/cila/>
If a test centre is not available in your country, please contact the Institute at info@cila.co.uk for further assistance.

At home or in your office

Pearson Vue also offer the option to sit a CIL A examination at home or in your office using an online invigilation service called OnVUE. An online invigilator will observe and monitor your exam through specialist software and the webcam and microphone on your computer.



When can I sit the examinations?

When you feel ready to take your examination, you can schedule the date, time and location via the Pearson Vue website at <http://www.pearsonvue.com/cila/>.

We recommend that you set yourself a target date for completion of each examination when you purchase the learning material and exam voucher. This will help you to plan your study time and maintain momentum.

Each exam voucher has an expiry date and you must sit the examination within this date. The expiry date is in the United States format i.e. MM/DD/YYYY. The Institute will not provide refunds for expired vouchers and if you still wish to proceed with the examination you will be required to purchase a new exam voucher at the full price.

Postponement or cancellation of a scheduled examination

You may postpone or cancel a scheduled examination by following the procedures on the Pearson Vue website <http://www.pearsonvue.com/cila/> however this must be done at least **24** hours prior to the examination. Failure to do so or non-attendance will result in the loss of the entire fee. You will be required to purchase a new exam voucher and re-enter the examination. The Institute is unable to make any refunds in this respect, irrespective of the reason for non-attendance.

Pearson Vue Test Centres

You may find it useful to watch a short video by Pearson Vue on “*What to expect in a Pearson Vue test centre*” before sitting an examination in a Pearson Vue test centre:

<http://home.pearsonvue.com/test-taker/security.aspx>

You may also wish to familiarise yourself with the format of a computer based examination and this can be experienced via the Pearson Vue website at <http://www.pearsonvue.com/athena>.

Please note you are required to bring photographic identification to the test centre, for example, your passport or driving licence. **It is essential that the name on this identification matches the name your CIL A membership record.** If you have any concerns about this please contact the Institute as soon as possible and no later than five days prior to your exam sitting.

OnVUE Online Proctoring

We recommend that you familiarise yourself with the OnVUE system requirements, policies and procedures before selecting this method of examination. Detailed information can be found on the Pearson Vue website at: <http://www.pearsonvue.com/cila/>

You may also wish to familiarise yourself with the format of a computer based examination and this can be experienced via the Pearson Vue website at <http://www.pearsonvue.com/athena>.

Please note there is a check-in process 30 minutes before the examination starts and as part of this you will be required to take photographs of your exam room, desk space and photographic



identification, for example, your passport or driving licence. **It is essential that the name on this identification matches the name your CIL A membership record.** If you have any concerns about this please contact the Institute as soon as possible and no later than five days prior to your exam sitting.

What is the pass mark?

The papers sat by each candidate may be different and as a result there are minor variances in the required pass mark due to the individual weighting of each question. This is to ensure that all candidates are treated fairly. The pass mark is no higher than 75% for each paper.

How and when will I receive my results?

If you sit your examination at a Pearson Vue test centre, the test centre staff will provide you with your examination result before you leave the test centre. The Institute will receive notification of your result forty eight hours after your sitting.

If you sit your examination via the OnVUE online proctoring service you will simply need to login to your Pearson Vue account to get your result. Again, the Institute will receive notification of your result forty eight hours after your sitting.

What happens if I pass?

When you have successfully passed CH1, CH2 and CH3 (or obtained an exemption from CH1 and passed CH2 and CH3) you will be eligible to upgrade to the Certificate membership grade. The Institute will contact you within three weeks of the date of your final examination to make arrangements for payment of the increased subscription fee and the posting of your certificate.

What happens if I fail?

You can apply to re-sit your examination via the Pearson Vue website and the cost is as follows:

CH1	= £200
CH2	= £200
CH3	= £200

The Institute will consider an appeal against the result of an examination. You must submit your appeal, by e-mail, within fourteen days of taking the examination. You should set out, in no more than 500 words, the basis of the appeal and make a payment of £200 to the Institute. The appeal will then be considered by the Examinations Committee in conjunction with Pearson Vue and the awards body Edexcel.

Liability of the Institute

The Institute's liability shall be restricted to the cost of entering the examination if for any reason the examination cannot be held e.g. there is a failure of equipment preventing the completion of the examination or for any other reason including negligence on the part of the Institute.



Edexcel BTEC Level 3 Certificate in Insurance Claims Handling (QCF)

In attaining the CILA Certificate qualification you will also hold an Edexcel BTEC Level 3 Certificate in Insurance Claims Handling (QCF). BTEC Specialist qualifications are work-related qualifications and are available in a range of sectors. They give learners the knowledge, understanding and skills they need to prepare for employment and career development opportunities for those already in work.

The CILA Certificate qualification is recognised on the Qualifications and Credit Framework (QCF) at Level 3 and has a credit value of 18.

If you wish to obtain a certificate to evidence your attainment of the BTEC qualification you will need register each examination pass through the Pearson Vue website.

The full specification for the Edexcel BTEC Level 3 Certificate in Insurance Claims Handling (QCF) can be found on the CILA website. You will also find links to the Ofqual website where the learning outcomes and assessment criteria for each examination are published.