



FORMATIVE ASSESSMENT

PL-SPP-C: FORMATIVE ASSESSMENTS, GENERAL
INFORMATION AND ADMINISTRATION DOCUMENTS

Santam recognises the importance of ensuring fair treatment to customers throughout the customer relationship life cycle. We believe that the principles of Treating Customers Fairly are already embedded in the Santam culture through our brand promise of "Insurance good and proper". All business decisions are made in full regard of the fair treatment of customers, and we believe that all clients must realise value in their insurance purchase. This training material is designed and developed in accordance with those TCF principles and is intended to provide the learner with sufficient knowledge and understanding in order for he/she to appropriately, effectively and fairly advise the customer.

FEEDBACK FROM ASSESSOR

Learner name:

Learner ID:

ADMINISTRATION DOCUMENTS

- Assessment contract Yes No
- Signed declaration Yes No
- NLRD Yes No
- CCFO Yes No
- Reflection Yes No
- Learner information Yes No
- Certified ID Yes No

FORMATIVE ASSESSMENT

	FORMATIVE	REDO	FORMATIVE REM 1	REDO	FORMATIVE REM 2
120016	/156	Act 1	/156	Act 1	/156
	%	Act 2	%	Act 2	%
		Act 3		Act 3	
		Act 4		Act 4	
	C/NYC	Act 5	C/NYC	Act 5	C/NYC
		Act 6		Act 6	
		Act 7		Act 7	
		Act 8		Act 8	
		Act 9		Act 9	
		Act 10		Act 10	
		Act 11		Act 11	
120011	FORMATIVE	REDO	FORMATIVE REM 1	REDO	FORMATIVE REM 2
	/62	Act 1	/62	Act 1	/62
	%	Act 2	%	Act 2	%
		Act 3		Act 3	
C/NYC		C/NYC		C/NYC	
120015	FORMATIVE	REDO	FORMATIVE REM 1	REDO	FORMATIVE REM 2
	/65	Act 1	/65	Act 1	/65
	%	Act 2	%	Act 2	%
		Act 3		Act 3	
		Act 4		Act 4	
	C/NYC	Act 5	C/NYC	Act 5	C/NYC

120005	FORMATIVE	REDO	FORMATIVE REM 1	REDO	FORMATIVE REM 2
	/146	Act 1	/146	Act 1	/146
	%	Act 2	%	Act 2	%
		Act 3		Act 3	
	C/NYC	Act 4	C/NYC	Act 4	C/NYC
		Act 5		Act 5	
		Act 6		Act 6	
		Act 7		Act 7	
		Act 8		Act 8	
		Act 9		Act 9	
		Act 10		Act 10	
		Act 11		Act 11	
		Act 12		Act 12	
		Act 13		Act 13	
FORMATIVE	REDO	FORMATIVE REM 1	REDO	FORMATIVE REM 2	
/113	Act 1	/113	Act 1	/113	
%	Act 2	%	Act 2	%	
	Act 3		Act 3		
C/NYC	Act 4	C/NYC	Act 4	C/NYC	
	Act 5		Act 5		
	Act 6		Act 6		
	Act 7		Act 7		
	Act 8		Act 8		
	Act 9		Act 9		
	Act 10		Act 10		
	Act 11		Act 11		
FORMATIVE	REDO	FORMATIVE REM 1	REDO	FORMATIVE REM 2	
/61	Act 1	/61	Act 1	/61	
%	Act 2	%	Act 2	%	
	Act 3		Act 3		
C/NYC		C/NYC		C/NYC	
120118	FORMATIVE	REDO	FORMATIVE REM 1	REDO	FORMATIVE REM 2
	/121	Act 1	/121	Act 1	/121
	%	Act 2	%	Act 2	%
		Act 3		Act 3	
	C/NYC	Act 4	C/NYC	Act 4	C/NYC
		Act 5		Act 5	
		Act 6		Act 6	
		Act 7		Act 7	
		Act 8		Act 8	

120121	FORMATIVE	REDO	FORMATIVE REM 1	REDO	FORMATIVE REM 2
	/126	Act 1	/126	Act 1	/126
	%	Act 2	%	Act 2	%
		Act 3		Act 3	
	C/NYC	Act 4	C/NYC	Act 4	C/NYC
		Act 5		Act 5	
		Act 6		Act 6	
		Act 7		Act 7	

SUMMATIVE 1	
120016	/80
120011	/54
120015	/43
120005	/54
120008	/35
120132	/41
120118	/46
120121	/35

SUMMATIVE 2	
120016	/71
120011	/53
120015	/40
120005	/47
120008	/33
120132	/40
120118	/39
120121	/33

OVERALL RESULTS

C / NYC

ASSESSOR DETAIL

	FORM	REM 1	REM 2	SUMM	SUMM 2
Name					
Signature					
Number					
Date					
Comments					

MODERATOR DETAIL

Moderator name:

Moderator signature:

Moderator number:

Date of moderation:

Upheld/Overtured:

Comments:

SPP: Santam Personal Lines Policy

UNIT STANDARD DETAILS			FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2			
US	US Title	SO							SO Descriptor	AC	AC Descriptor
120016	Apply knowledge of insurance of household contents	1	Describe the cover provided under household contents insurance.	1	The concepts of the insured and insured property are explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 56, 57	Formative Assessment 1 Activity 1	Summative 120016 Q1	Assessment mapping
				2	A policy document is analysed in order to determine the insured events.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 56, 60, 62, 67-72, 87	Formative Assessment 1 Activity 2	Summative 120016 Q1	Summative 120016 Q1
				3	The concept of accidental damage as opposed to accidental breakage in household contents insurance is explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 62	Formative Assessment 1 Activity 2	Summative 1120016 Q2	
				4	The exclusions in a listed perils policy wording are compared to the exclusions in an all risk policy wording.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 87	Formative Assessment 1 Activity 2	Summative 120016 Q1, Q3	
				5	The limitation on cover for computers provided under household contents insurance is explained with reference to a specific policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 77	Formative Assessment 1 Activity 3	Summative 120016 Q2	
				6	The two bases of indemnity are explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 57, 73, 86	Formative Assessment 1 Activity 4	Summative 120016 Q3	
		2	Explain extensions, exclusions and optional covers in household contents insurance.	1	Optional covers that can be added to or excluded from a household contents insurance policy are indicated with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 62	Formative Assessment 1 Activity 2	Summative 120016 Q4	

UNIT STANDARD DETAILS					ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2		
US	US Title	S0	S0 Descriptor	AC						AC Descriptor	FACILITATION METHOD
				2	A policy document is analysed to determine the extensions and exclusions.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 56	Formative Assessment 1 Activity 2	Assessment mapping	Summative 120016 Q1
				3	Two different policies are compared in terms of cover.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 67	Formative Assessment 1 Activity 11		
				4	The concept of territorial limits in household contents insurance is explained with reference to permanent and temporary residence and an indication is given of how this applies in a listed perils policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 58, 59, 60, 74, 80, 89	Formative Assessment 1 Activity 2	Assessment mapping	Summative 120016 Q8
		3	Indicate the limitations to standard household contents insurance cover as opposed to specified and unspecified all risk cover.	1	The difference between accidental damage and breakage covered under household contents and all risk insurance is explained with reference to the best type of cover for valuable goods.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 62, 73	Formative Assessment 1 Activity 5	Assessment mapping	Summative 120016 Q2
				2	The limits on collectibles in a specific policy are identified and an indication is given as to the best insurance for these items.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 73	Formative Assessment 1 Activity 5	Assessment mapping	Summative 120016 Q3
				3	The cover on household goods in transit is explained with reference to a specific policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 75	Formative Assessment 1 Activity 5	Assessment mapping	Summative 120016 Q4
				4	The needs of a specific client and the limitations of a specific household contents insurance policy are analysed and suggestions are made for additional cover to meet the needs in the client's circumstances.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 62	Formative Assessment 1 Activity 6	Assessment mapping	Summative 120016 Q5

UNIT STANDARD DETAILS					FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2	
US	US Title	SO	SO Descriptor	AC							AC Descriptor
				5	A policy document is analysed to determine factors that could affect the limit of indemnity and an indication is given of possible extended liability cover.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Extended Personal Legal Liability Page 206	Formative Assessment 1 Activity 9	Assessment mapping	Summative 120016 Q6
				6	The consequences of giving incorrect advice are explained in terms of FAIS, Policyholder Protection Rules and Professional indemnity.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 238	Formative Assessment 2 Activity 3		
		4	Apply underwriting criteria in a household contents insurance policy.	1	The underwriting criteria applied to household contents insurance are explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 248	Formative Assessment 1 Activity 7		Summative 120016 Q7
				2	The concept of average is applied to a household contents and a household buildings insurance claim for two different scenarios.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 86	Formative Assessment 1 Activity 8	Summative 120016 Q7, Q8	
		5	Explain personal liability insurance.	1	The concept of personal liability is explained with examples of cover under a standard policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Personal legal liability Page 199	Formative Assessment 1 Activity 9	Summative 120016 Q9	Summative 120016 Q8
				2	A policy document is analysed to determine liability cover.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Personal legal liability Page 199	Formative Assessment 1 Activity 9	Summative 120016 Q9	
				3	Exclusions under a personal liability policy are analysed from a policy document.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Personal legal liability Page 202	Formative Assessment 1 Activity 9	Summative 120016 Q9	
				4	The difference between property owners and tenant's liability is explained as it applies to personal liability.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 80 Personal legal liability Page 199	Formative Assessment 1 Activity 10	Summative 120016 Q9	Summative 120016 Q9

UNIT STANDARD DETAILS				ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2			
US	US Title	SO	SO Descriptor						AC	AC Descriptor	FACILITATION METHOD
CCFO's for US120016				Identifying	This CCF0 was assessed in the following range of activities:	Formative Assessment 1 Activity 2					
Collecting				This CCF0 was assessed in the following range of activities:	Formative Assessment 1 Activity 3, 6						
Communicating				This CCF0 was assessed in the following range of activities:	Formative Assessment 1 Activity 2						
Science				This CCF0 was assessed in the following range of activities:	Formative Assessment 1 Activity 2						
120011	Apply knowledge of personal/all risk insurance.	1	Explain personal all risk insurance.	1	The concept of personal effects is explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 116	Formative Assessment 2 Activity 1	Summative 120011 Q1	Summative 120011 Q1
		2		2	The events covered by an all risk policy are identified with reference to the value of the items covered in each event.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 115, 117, 130	Formative Assessment 2 Activity 2	Summative 120011 Q1	Summative 120011 Q2
		3		3	Situations where it is advantageous to have an all risk insurance as well as household contents insurance are explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 113	Formative Assessment 2 Activity 2	Summative 120011 Q2	Summative 120011 Q2
		4		4	Territorial limits on an all risk policy are explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 130	Formative Assessment 2 Activity 2	Summative 120011 Q1	Summative 120011 Q3
		5		5	The underwriting criteria in respect of high value items are explained with reference to the requirements of a specific insurer.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 129	Formative Assessment 2 Activity 2	Summative 120011 Q3	Summative 120011 Q3
	Differentiate between specified and unspecified all risk.	2		1	The concept of a specified or unspecified risk is explained as it applies in an all risk policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 116, 118	Formative Assessment 2 Activity 1	Summative 120011 Q4	Summative 120011 Q1
				2	The differences between the sum insured and limited liability are explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 129	Formative Assessment 2 Activity 2	Summative 120011 Q6	Summative 120011 Q4

UNIT STANDARD DETAILS					FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US	US Title	S0	S0 Descriptor	AC						
				3	Limit of liability is explained for specified and unspecified all risk in three different policy schedules.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 117, 129	Formative Assessment 2 Activity 2	Summative 120011 Q4
				4	Reasons why valuation certificates or proof of purchase are required in the event of a claim are explained with reference to the type of risk and fraud.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 127	Formative Assessment 2 Activity 2	Summative 120011 Q5
				5	The consequences of giving incorrect advice are explained in terms of Policyholder Protection legislation, FAIS and Professional indemnity.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 238	Formative Assessment 2 Activity 3	
		3	Analyse the cover in a personal all-risk policy document.	1	A policy document is analysed to determine the terms and conditions of the policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 129	Formative Assessment 2 Activity 2	
				2	All risk cover for laptops and cell phones are explained for a specific insurer.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 114, 115, 122, 123, 130, 131	Formative Assessment 2 Activity 2	Summative 120011 Q7, Q8
				3	A policy document is analysed to determine exclusions common to specified and unspecified sections.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 130	Formative Assessment 2 Activity 2	Summative 120011 Q6, Q8
				4	Limitations on cover of items stored in a bank vault are explained with reference to a specific policy document.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 127	Formative Assessment 2 Activity 2	Summative 120011 Q7
				5	A policy document is analysed to determine additional cover	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 113	Formative Assessment 2 Activity 2	
		4	Explain indemnity under an all risk policy.	1	The basis of indemnity is explained for a specified all risk policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	All Risk Page 129	Formative Assessment 2 Activity 2	Summative 120011 Q6

UNIT STANDARD DETAILS				ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US	US Title	S0	S0 Descriptor					
			AC Descriptor					
		2	The limit of indemnity in a specified all risk policy is explained for three case studies.	Classroom facilitation	All Risk Page 129	Formative Assessment 2 Activity 2	Summative 120011 Q6	Summative 120011 Q8
		3	The cover under the pairs and sets clause is explained for three case studies	Classroom facilitation	All Risk Page 129	Formative Assessment 2 Activity 2, 3	Summative 120011 Q6	Summative 120011 Q6
		4	The locked boot warranty in a specified policy wording is explained in terms of exclusions.	Classroom facilitation	All Risk Page 130	Formative Assessment 2 Activity 2	Summative 120011 Q8	Summative 120011 Q7
CCFO's for US120011								
			Collecting			Formative Assessment 2 Activity 2		
			Communicating			Formative Assessment 2 Activity 2		
			Science			Formative Assessment 2 Activity 2		
			Demonstrating			Formative Assessment 2 Activity 3		
120015	Demonstrate knowledge and understanding of house owners insurance.	1	Describe the cover provided under house owners insurance.	Classroom facilitation	Building Page 92, 93,	Formative Assessment 3 Activity 1	Summative 120015 Q1	Summative 120015 Q1
		2	The three main events insured under household buildings insurance are explained with examples.	Classroom facilitation	Building Page 91, 98, 99	Formative Assessment 3 Activity 1	Summative 120015 Q1	Summative 120015 Q1
		3	The difference between cover provided under household contents and house owners insurance is explained for a specific insurer.	Classroom facilitation	Building Page 93	Formative Assessment 3 Activity 1	Summative 120015 Q1	Summative 120015 Q1
		4	A policy document is analysed and an indication is given of the insured events in a household buildings insurance policy.	Classroom facilitation	Building Page 93, 96-103	Formative Assessment 3 Activity 1	Summative 120015 Q1	Summative 120015 Q1

UNIT STANDARD DETAILS				FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2		
US	US Title	S0	S0 Descriptor							AC	AC Descriptor
		2	Explain extensions, exclusions and optional covers in household buildings insurance.	1	The concept of landslip and subsidence is explained and an indication is given of the implications if it is not included in a policy schedule.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Building Page 97	Formative Assessment 3 Activity 1	Assessment mapping	Summative 120015 Q2
				2	The difference between the standard SASRIA cover and war exclusion under the household buildings policy is explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	General Page 47	Formative Assessment 3 Activity 5		
		3	Analyse a policy wording and schedule to determine cover.	1	A policy wording is analysed to determine terms and conditions.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Building Page 108	Formative Assessment 3 Activity 2	Summative 120015 Q3	Summative 120015 Q3
				2	A policy schedule is analysed to determine endorsements and amount of cover.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Building Page 93	Formative Assessment 3 Activity 2		
		4	Apply underwriting criteria in a household buildings insurance policy.	1	The underwriting criteria applied in a household buildings policy are explained and an indication is given of how each can affect the risk.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 248	Formative Assessment 3 Activity 3	Summative 120015 Q4	Summative 120015 Q5
				2	The concept of average is applied to household buildings insurance claim for two different scenarios.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Building Page 109	Formative Assessment 3 Activity 1	Summative 120016 Q7	Summative 120015 Q4
				3	The consequences of giving incorrect advice are explained in terms of FAIS, Policyholder Protection Rules and Professional Indemnity.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 238	Formative Assessment 2 Activity 3		
				4	The relationship between excess and premium is explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	General Page 39	Formative Assessment 3 Activity 4	Summative 120015 Q5	Summative 120015 Q5

UNIT STANDARD DETAILS					FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2	
US	US Title	SO	SO Descriptor	AC							AC Descriptor
		5	Explain personal liability insurance.	1	The concept of personal liability is explained with examples of cover under a household buildings policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Liability Page 199	Formative Assessment 1 Activity 9	Summative 120016 Q9	Assessment mapping
				2	The cover provided under a personal/ personal policy is indicated from a specific policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Liability Page 199	Formative Assessment 1 Activity 9	Summative 120016 Q9	
				3	Exclusions under a personal liability personal policy are analysed from a policy document.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Personal Liability Page 202	Formative Assessment 1 Activity 9	Summative 120016 Q9	
				4	The difference between property owners and tenant's liability is explained as it applies to personal liability.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 80	Formative Assessment 1 Activity 10	Summative 120016 Q9	
CCFO's for US120015											
			Identifying		This CCFO was assessed in the following range of activities:			Formative Assessment 3 Activity 1			
			Collecting		This CCFO was assessed in the following range of activities:			Formative Assessment 3 Activity 1			
			Communicating		This CCFO was assessed in the following range of activities:			Formative Assessment 3 Activity 1			
			Science		This CCFO was assessed in the following range of activities:			Formative Assessment 3 Activity 1			
			Demonstrating		This CCFO was assessed in the following range of activities:			Formative Assessment 3 Activity 5			
120005	Demonstrate knowledge and understanding of personal motor insurance.	1	Explain motor insurance	1	Types of vehicles that can be insured under a personal motor policy are indicated with reference to the maximum mass and use of the vehicle.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 138, 172	Formative Assessment 4 Activity 1	Summative 120005 Q1	
				2	A selected policy wording is analysed to determine the cover.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 141	Formative Assessment 4 Activity 2	Summative 120005 Q1	
				3	Different types of use covered by motor insurance are explained with reference to the license required for each.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 166, 172	Formative Assessment 4 Activity 1	Summative 120005 Q2	

UNIT STANDARD DETAILS					FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US	US Title	SO	SO Descriptor	AC						
				4	The difference between a no claim bonus and a cash back bonus is explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 87	Formative Assessment 4 Activity 3	Summative 120005 Q2
				5	The effect of age and driving experience on a personal motor premium is explained with reference to discounts, loading and first amounts payable for five case studies.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 135	Formative Assessment 4 Activity 4	
				6	The consequences of misrepresentation or non-disclosure on premium are explained with reference to rating area, principal driver, use of a vehicle and the place where a vehicle is kept at night.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 135	Formative Assessment 4 Activity 5	Summative 120005 Q3
				7	The concept of territorial limits is explained with reference to the affect on cover.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 139	Formative Assessment 4 Activity 6	Summative 120005 Q4
				8	Two different policies are compared in terms of cover.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 135, 143	Formative Assessment 4 Activity 7	Summative 120005 Q4
		2	Explain liability with regards to personal motor insurance	1	The concept of liability is explained as it applies to motor insurance.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 161	Formative Assessment 4 Activity 8	Summative 120005 Q5
				2	A policy document is analysed to determine the cover provided under liability insurance.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 141, 161	Formative Assessment 4 Activity 8	

UNIT STANDARD DETAILS					FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2	
US	US Title	S0	S0 Descriptor	AC							AC Descriptor
				3	A policy document is analysed to determine factors that could affect the limit of indemnity and an indication is given of possible extended liability cover.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 161	Formative Assessment 4 Activity 8	Summative 120005 Q6	Summative 120005 Q9
		3	Describe the additional benefits available under comprehensive cover	1	A policy document is analysed to determine standard and optional additional benefits that are available under comprehensive insurance.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 135, 143	Formative Assessment 4 Activity 9	Summative 120005 Q7	Summative 120005 Q5
				2	The cover provided by two different insurers is compared in terms of additional benefits.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 141	Formative Assessment 4 Activity 9		
				3	An insurance proposal, policy document and policy schedule are analysed to determine factors influencing the rating.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 135	Formative Assessment 4 Activity 5	Summative 120005 Q7	Summative 120005 Q6
		4	Explain additional cover that can be purchased to supplement comprehensive cover	1	Shortfall cover is explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 145	Formative Assessment 4 Activity 10	Summative 120005 Q8	Summative 120005 Q7
				2	Cover in the event of unintentional violation of a policy condition is investigated for two different insurers.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 135	Formative Assessment 4 Activity 11	Summative 120005 Q8	Summative 120005 Q7
				3	Optional add-on cover for motor vehicles is investigated for two different insurers.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 143	Formative Assessment 4 Activity 9		
		5	Explain how a vehicle is valued for insurance purposes.	1	Different ways of determining the value of a vehicle are explained with examples.	Classroom Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 139, 142	Formative Assessment 4 Activity 12	Summative 120005 Q9	

UNIT STANDARD DETAILS			FACILITATION METHOD		ASSESSMENT METHOD		LEARNER GUIDE		FORMATIVE ASSESSMENT		SUMMATIVE ASSESSMENT 1		SUMMATIVE ASSESSMENT 2	
US	US Title	S0	S0 Descriptor	AC	AC Descriptor	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 139, 142	Activity mapping	Formative Assessment 4 Activity 12	Assessment mapping	Assessment mapping	Assessment mapping	
				2	The difference between trade, retail, market, insured and settlement value is explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 139, 142	Formative Assessment 4 Activity 12	Formative Assessment 4 Activity 12	Assessment mapping	Assessment mapping	Summative 120005 Q8	
				3	The retail value of a vehicle is explained in order to guide the client to determine the right value for insurance purposes.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 139, 142	Formative Assessment 4 Activity 12	Formative Assessment 4 Activity 12				
				4	Additional items that should be insured with a vehicle are identified for three case studies.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Motor Page 143	Formative Assessment 4 Activity 13	Formative Assessment 4 Activity 13	Summative 120005 Q7	Summative 120005 Q5		
				5	The consequences of giving incorrect advice are explained in terms of FAIS, Policy Holder Rules and Professional Indemnity	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 238	Formative Assessment 2 Activity 3	Formative Assessment 2 Activity 3				
			Collecting	This CCFO was assessed in the following range of activities:										
			Communicating	This CCFO was assessed in the following range of activities:										
			Demonstrating	This CCFO was assessed in the following range of activities:										
120008	Demonstrate knowledge and understanding of the insurance of pleasure craft.	1	Explain basic cover in a pleasure craft policy	1	The types of craft insured under a pleasure craft policy are named with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 178, 180	Formative Assessment 5 Activity 1	Formative Assessment 5 Activity 1	Summative 120008 Q1	Summative 120008 Q1		
				2	The effect of use of the craft is explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 191, 193	Formative Assessment 5 Activity 2	Formative Assessment 5 Activity 2				
				3	The type of cover offered with pleasure craft insurance is named and an indication is given of the risks that are covered with reference to a specific policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 183	Formative Assessment 5 Activity 3	Formative Assessment 5 Activity 3	Summative 120008 Q1	Summative 120008 Q1		

UNIT STANDARD DETAILS				ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2			
US	US Title	S0	S0 Descriptor						AC	AC Descriptor	FACILITATION METHOD
				4	Reasons why certain insured perils are excluded from a policy are explained using case studies.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 193	Formative Assessment 5 Activity 4	Assessment mapping	Summative 120008 Q2
				5	The standard limit of liability is identified for a specific policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 192	Formative Assessment 5 Activity 5	Summative 120008 Q2	
		2	Explain extensions to and exclusions from cover in a pleasure craft	1	The additional equipment carried on two different types of pleasure craft with reference to extensions that would be required for inland and sea going vessels.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 190	Formative Assessment 5 Activity 6		
				2	Possible extensions to cover are investigated for three different insurers.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 184	Formative Assessment 5 Activity 11	Summative 120008 Q3	Summative 120008 Q3
				3	A policy document is analysed, implied terms are identified and an indication is given of the implications of the implied terms to the policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 191	Formative Assessment 5 Activity 8		
				4	Standard exclusions are identified in a specific policy and an indication is given as to which exclusions could possibly be covered as an extension under negotiated circumstances.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 190	Formative Assessment 5 Activity 6, 7	Summative 120008 Q3	Summative 120008 Q3
				5	The SASRIA cover for pleasure craft is explained with reference to territorial limits.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 177	Formative Assessment 5 Activity 7	Summative 120008 Q4	

UNIT STANDARD DETAILS					FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US	US Title	S0	S0 Descriptor	AC						
				6	Additional cover required outside South Africa's territorial limits is presented as an option to the client.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 185	Formative Assessment 5 Activity 7	Summative 120008 Q4
		3	Assess the risk associated with pleasure craft	1	The criteria used to assess the risk on pleasure craft are explained with reference to the use of the vessel, experience of crew, other types, and type of craft, geographical limits, and age of vessel, seaworthiness of the craft, security and storage.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 175	Formative Assessment 5 Activity 9	Summative 120008 Q5
				2	The effect of type of construction is explained with reference to premium and cover.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 175	Formative Assessment 5 Activity 9	Summative 120008 Q5
				3	Pleasure craft regarded as a high risk are named and reasons why they are regarded as a high risk are explained using two case studies.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 175	Formative Assessment 5 Activity 9	Summative 120008 Q6
		4	Explain liability related to pleasure craft.	1	Cover required for water skiers is explained with reference to third party and passenger liability.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 182	Formative Assessment 5 Activity 10	Summative 120008 Q7
				2	The insurance of trailers is explained with reference to the trailer's liability policy and watercraft liability policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 191, 195	Formative Assessment 5 Activity 10	Summative 120008 Q7
				3	The parties covered by Third Party and Liability are compared for a specific insurer.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 181	Formative Assessment 5 Activity 10	Summative 120008 Q7

UNIT STANDARD DETAILS				FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US	US Title	SO	SO Descriptor						
				Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Watercraft Page 182	Formative Assessment 5 Activity 10	Assessment mapping	Summative 120008 Q7
CCFO's for US120008									
			Identifying	This CCFO was assessed in the following range of activities:		Formative Assessment 5 Activity 6 Formative Assessment 5 Activity 7 Formative Assessment 5 Activity 10	Formative Assessment 5 Activity 6 Formative Assessment 5 Activity 7 Formative Assessment 5 Activity 10	Assessment mapping	Summative 120008 Q7
			Collecting	This CCFO was assessed in the following range of activities:		Formative Assessment 5 Activity 7 Formative Assessment 5 Activity 10	Formative Assessment 5 Activity 7 Formative Assessment 5 Activity 10		
			Communicating	This CCFO was assessed in the following range of activities:		Formative Assessment 5 Activity 1	Formative Assessment 5 Activity 1		
			Science	This CCFO was assessed in the following range of activities:		Formative Assessment 5 Activity 9 Formative Assessment 5 Activity 10	Formative Assessment 5 Activity 9 Formative Assessment 5 Activity 10		
			Demonstrating	This CCFO was assessed in the following range of activities:		Formative Assessment 5 Activity 2 Formative Assessment 5 Activity 4 Formative Assessment 5 Activity 8 Formative Assessment 5 Activity 9	Formative Assessment 5 Activity 2 Formative Assessment 5 Activity 4 Formative Assessment 5 Activity 8 Formative Assessment 5 Activity 9		
120132	Apply knowledge of personal liability insurance.	1	Explain liability as a personal responsibility.	1	The individual's duty of care to fellow human beings is discussed with reference to common law, the South African Constitution and other legislation.	Personal Legal Liability Page 197	Formative Assessment 6 Activity 1		
				2	Instances where a person may be held legally liable are identified for different scenarios.	Personal Legal Liability Page 198	Formative Assessment 6 Activity 1	Summative 120132 Q1	Summative 120132 Q1
		2	Explain why people need personal liability insurance.	1	Different scenarios are analysed to determine contractual or delictual liability.	Personal Legal Liability Page 198	Formative Assessment 6 Activity 1	Summative 120132 Q2	
				2	The parties liable under delictual responsibility are explained with examples.	Personal Legal Liability Page 198	Formative Assessment 6 Activity 1	Summative 120132 Q2	Summative 120132 Q2

UNIT STANDARD DETAILS				FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2		
US	US Title	S0	S0 Descriptor							AC	AC Descriptor
				Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Personal Legal Liability Page 198	Formative Assessment 6 Activity 1	Summative 120132 Q2	Summative 120132 Q2		
				Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Personal Legal Liability Page 198	Formative Assessment 6 Activity 1	Summative 120132 Q2	Summative 120132 Q2		
		3	Investigate the personal liability cover in different policies.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Personal Legal Liability Page 199, 202	Formative Assessment 6 Activity 1	Summative 120132 Q3	Summative 120132 Q3		
				Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Personal Legal Liability Page 201	Formative Assessment 6 Activity 2	Summative 120132 Q3	Summative 120132 Q3		
		4	Analyse the cover in a personal liability policy	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Personal Legal Liability Page 199	Formative Assessment 6 Activity 3	Summative 120132 Q5	Summative 120132 Q5		
				Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Personal Legal Liability Page 202	Formative Assessment 6 Activity 3	Summative 120132 Q4	Summative 120132 Q4		
		3	Possible extensions to a personal liability policy are explained and an indication is given when it is advisable to extend cover.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Personal Legal Liability Page 206	Formative Assessment 6 Activity 3	Summative 120132 Q5	Summative 120132 Q5		
CCFO's for US120132				Identifying						Formative Assessment 6 Activity 3	
				Collecting						Formative Assessment 6 Activity 3	
				Demonstrating						Formative Assessment 6 Activity 3	

UNIT STANDARD DETAILS					ASSESSMENT METHOD	FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2	
US	US Title	SO	SO Descriptor	AC								AC Descriptor
120118	Underwrite a standard risk in short term personal insurance.	1	Investigate the circumstances of the proposer.	1	The concept of the insured is explained with reference to items to be insured.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Vehicle Page 138 Watercraft Page 180 All Risk Page 114 General Page 32 Buildings Page 91 Personal legal liability Page 199 Extended Personal legal liability Page 206 Underwriting Page 243	Formative Assessment 7 Activity 1	Summative 120118 Q1	Assessment mapping	
				2	The concept of a risk is explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	General Page 33 Underwriting Page 244	Formative Assessment 7 Activity 2	Summative 120118 Q2		
				3	The criteria used to underwrite a personal risk are explained with reference to how each could influence the risk.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Vehicle Page 135 Underwriting Page 244, 246, 248	Formative Assessment 7 Activity 2		Summative 120118 Q1	
				4	A proposal is analysed and elements that could indicate a higher than usual risk are identified and investigated further.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 246	Formative Assessment 7 Activity 2		Summative 120118 Q1	
				5	The basic purpose of underwriting risk is explained with particular reference to short term personal insurance.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 244	Formative Assessment 7 Activity 3		Summative 120118 Q2	

UNIT STANDARD DETAILS				FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US	US Title	S0	S0 Descriptor						
				Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 247	Formative Assessment 7 Activity 4	Summative 120118 Q3	Assessment mapping
		2	Analyse the assets and liabilities of a personal proposal.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 243	Formative Assessment 7 Activity 5	Summative 120118 Q 4	
		2	The concept of insurable interest and indemnity is explained with reference to the relationship between the proposer and the subject matter.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 243	Formative Assessment 7 Activity 5	Summative 120118 Q3	
		3	Six different personal assets are identified and reasons are given as to why each would be classified as a high, medium or low risk for the insured and the insurer.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 244	Formative Assessment 7 Activity 5	Summative 120118 Q5	
		4	Potential business risks in a personal proposal are identified and investigated to determine acceptability under a personal policy.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Contents Page 64, 66 Personal Legal Liability Page 202 Extended Personal Legal Liability Page 208 Underwriting Page 243	Formative Assessment 7 Activity 5	Summative 120118 Q 4	
		3	Investigate the loss and claims history of a proposer.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 247	Formative Assessment 7 Activity 6	Summative 120118 Q 6	
		1	The information on the proposal form is verified from an appropriate source.						

UNIT STANDARD DETAILS					LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2			
US	US Title	S0	S0 Descriptor	AC					AC Descriptor	FACILITATION METHOD	ASSESSMENT METHOD
				2	Information relating to previous insurance loss history requested and corrective measures taken to reduce risk are ascertained from the proposer.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 247	Formative Assessment 7 Activity 6	Assessment mapping	Summative 120118 Q5
				3	The financial implications of the size and frequency of previous losses are ascertained and an indication is given of the previous claims trend and the preferred risk when faced with a low frequency high risk or high frequency low risk.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 247	Formative Assessment 7 Activity 7	Summative 120118 Q7, Q8	Summative 120118 Q7
		4	Make an underwriting decision for a short term personal standard risk.	1	All the relevant information gathered is analysed and used to determine whether to accept or decline the proposal.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 247	Formative Assessment 7 Activity 8	Summative 120118 Q8	
				2	Factors that warrant a loading or reduction are identified in terms of reducing perils, applying deductions, excesses and physical protection of assets.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 247	Formative Assessment 7 Activity 8		Summative 120118 Q6
				3	The premiums, terms and conditions applicable to a policy are determined and presented in a quotation.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Underwriting Page 247	Formative Assessment 7 Activity 8	Summative 120118 Q9	Summative 120118 Q8

UNIT STANDARD DETAILS				FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US	US Title	SO	SO Descriptor						
CCFO's for US120118									
			Identifying		This CCFO was assessed in the following range of activities:	Formative Assessment 7 Activity 2	Activity mapping	Assessment mapping	Assessment mapping
			Working		This CCFO was assessed in the following range of activities:	Formative Assessment 7 Activity 8	Formative Assessment 7 Activity 8	Assessment mapping	
			Organising		This CCFO was assessed in the following range of activities:	Formative Assessment 7 Activity 8	Formative Assessment 7 Activity 8		
			Collecting		This CCFO was assessed in the following range of activities:	Formative Assessment 7 Activity 3	Formative Assessment 7 Activity 3		
			Communicating		This CCFO was assessed in the following range of activities:	Formative Assessment 7 Activity 8	Formative Assessment 7 Activity 8		
			Science		This CCFO was assessed in the following range of activities:	Formative Assessment 7 Activity 6	Formative Assessment 7 Activity 6		
			Demonstrating		This CCFO was assessed in the following range of activities:	Formative Assessment 7 Activity 4	Formative Assessment 7 Activity 4		
120121	Apply technical knowledge and understanding of the cover provided under a short-term Multi-Risk Insurance policy.	1	Explain why insurers market multi-risk policies.	1	Reasons why insurers developed multi-risk short term products are investigated with reference to an insurer's marketing strategy and the client's needs.	Classroom facilitation	Multi-Risk Policies Page 227	Formative Assessment 8 Activity 1	Summative 120121 Q1
		2		2	The implications of multi-risk policies are identified in terms of cost factors to a specific insurer and cost benefits for the client.	Classroom facilitation	Multi-Risk Policies Page 227	Formative Assessment 8 Activity 1	Summative 120121 Q1
		2	Analyse a multi-risk personal lines policy	1	A specific policy document is analysed in terms of perils and cover.	Classroom facilitation	Multi-Risk Policies Page 228	Formative Assessment 8 Activity 2, Activity 7	Summative 120121 Q2
		2		2	A client's specific needs are analysed and matched to specific cover.	Classroom facilitation	Multi-Risk Policies Page 234	Formative Assessment 8 Activity 2	Summative 120121 Q2
		3		3	The concept of personal lines insurance is explained with examples.	Classroom facilitation	Multi-Risk Policies Page 228	Formative Assessment 8 Activity 2	Summative 120121 Q2
		3	Analyse a multi-risk commercial lines policy	1	A specific policy document is analysed in terms of perils and cover.	Classroom facilitation	Multi-Risk Policies Page 230	Formative Assessment 8 Activity 3	Summative 120121 Q3

UNIT STANDARD DETAILS					FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US	US Title	S0	S0 Descriptor	AC						
				2	The need for a combined commercial policy is explained with reference to intermediaries, clients and insurers.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Multi-Risk Policies Page 230, 231	Formative Assessment 8 Activity 1	Assessment mapping
				3	The concept of commercial or business insurance is explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Multi-Risk Policies Page 230	Formative Assessment 8 Activity 3	Summative 120121 Q3
		4	Differentiate between multi-risk lines policies and commercial lines policies	1	The cover under a multi-risk personal lines policy and a commercial lines policy are compared in terms of similarities and differences.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Multi-Risk Policies Page 233	Formative Assessment 8 Activity 4	Summative 120121 Q4
				2	The option of a multi-risk personal lines policy and commercial lines policy are explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Multi-Risk Policies Page 234	Formative Assessment 8 Activity 5	Summative 120121 Q4
				3	The implications of running a business from home are explained in terms of personal and commercial cover.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Multi-Risk Policies Page 234	Formative Assessment 8 Activity 6	Summative 120121 Q4
				4	Liability cover is compared for personal and commercial insurance.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Multi-Risk Policies Page 235	Formative Assessment 8 Activity 6	Summative 120121 Q4

LEARNER INFORMATION

Assessment contract

Qualification: SPP	
Candidate's name and surname:	
Facilitators name and surname:	
Venue of pre-assessment meeting:	
Candidate's ID number:	
Facilitators contact details:	
Date received:	
NQF level:	4
Credits:	30

Santam welcome you to the assessment process.

This document serves to familiarise and prepare you in the assessment(s) that you are about to embark in. It is a map that informs you of the steps involved in the assessment process and will allow you to prepare for your assessment(s), setting you at ease, and give you an opportunity for success.

STATEMENT/QUESTION	YES/NO	INITIAL
Were you welcomed and made to feel at ease?		
Were the purpose and objectives of the meeting explained?		
Were the assessment process and principles of good assessment explained to you? For example fairness, validity, authenticity, sufficiency, currency and reliability.		
Were any special assessment needs or barriers identified, discussed and eliminated?		
Were the role and the responsibilities of the learner, assessor, moderator and verifier been explained to you?		
Were you informed of: <ul style="list-style-type: none"> Your rights, The appeals process Re-assessment policies? REMEMBER: <ul style="list-style-type: none"> You have the right to appeal against any judgement given as a result of any assessment. (You must have valid reason for doing this). You have the right to an interpreter if you need one to perform this function. However if one of the learning assumptions for the standard is that you are competent within the language of assessment, you may not have an interpreter. You can ask that an impartial observer attend any assessment. This observer may not be involved in any part of the assessment. If you do not agree with the assessment, you have the right to have your assessment internally moderated. If you still do not agree with the result of the assessment you can ask that the ETQA (Education and Training Quality Assurance) perform an external moderation on the assessment. If any verification upholds the assessment findings you will be held liable for all the costs of the verifications. 		

STATEMENT/QUESTION	YES/NO	INITIAL
<ul style="list-style-type: none"> If any verification rules that you have been aggrieved as a result of the assessment, your provider will be liable for all costs of verification. 		
Was the importance of confidentiality in the process (assessment) explained? <ul style="list-style-type: none"> Each assessment application. The outcomes. Results and reviews will be treated as a confidential matter by the candidate, assessor and moderator. 		
Were you provided with a copy of the assessment contract?		
Were you informed of the various assessment instruments / tools to be used?		
Please take note of the following: <ul style="list-style-type: none"> No tipex allowed. No typing allowed. Assignment must be complete in PEN not in pencil – only blue or black pen. Attach all the necessary documents as requested by facilitator. 		
Please take note of the following: You commit plagiarism when you present someone else’s ideas – published or unpublished – as if they were your own. This is unacceptable and if you are found guilty of plagiarism you will not be able to continue with the course or obtain the credits applicable to this course.		
Do you understand the process? <ul style="list-style-type: none"> You need to complete your Formative Evaluation and post this to: Santam : Learner Administration Department Private Bag X226 Pretoria 0001 You need to do any remediation on your Formative evaluation within 60 days of receiving your results letter. You need to write your Summative evaluation within 60 days of receiving your Competent Formative result letter / Notification of remediation on summative. You will only be allowed two remediations on Formative and Summative assessments, where after you need to redo the course.		

Make sure that you prepare yourself thoroughly for the assessment to avoid re-assessment. You will be allowed one free remediation where after a fee of R200.00 (VAT inclusive) will be payable for the second remediation. You will only be allowed two remediations, if you are found Not Yet Competent on your second remediation you will need to redo the course.

Should any remediation not be received within 60 days after you have received your result letter, you will be requested to re-attend the programme and your portfolio will be destroyed.

After you have been found Competent on your Formative Assessment, you will have 60 days to write your Summative evaluation (exam). If no summative evaluation (exam) is written within 60 days, you will be requested to re-attend the programme and your portfolio will be destroyed.

Should Santam not be able to contact you due to a change in contact details, the same rules will apply. Any deviation of the 60 days limitation (formative) or 60 days limitation (summative) will be dealt with by the assessment centre, and only if proof can be offered.

Please do not hesitate to contact us should you have any queries regarding the assessment process.

You will receive a SMS or e-mail once your portfolio is received. Thereafter you will receive a provisional results letter within 30 days.

Please remember that your provisional results are subject to internal moderation and these results may be overturned by the Moderator. Should this happen a new results letter will be issued.

Thereafter an INSETA verification will take place and only after they have approved the batch, a final statement of results be issued. This process is a lengthy process and is outside of our control but we will attempt to finalise your results as soon as possible.

Declaration of understanding (please indicate Yes or No)

I understand the importance of this meeting.	
I declare that the above mentioned points of the pre-assessment document were explained by the facilitator.	
I declare that I have received copies of the Unit Standards, assessment plan, assessment schedule and copies of the relevant policies and procedures pertaining to my assessment.	
I was given the opportunity to clarify any issues relating to the assessment process and my assessment plan.	
I have requested this assessment in accordance with my own free will and without duress.	
I HAVE READ THE ABOVE AND UNDERSTOOD THE CONTENTS THEREOF	

Candidates signature:		Date:	
Facilitator name and surname:		Date:	
Facilitator signature:			

LEARNER INFORMATION FORM

The information completed in this form is used to upload your records to the National Learner Record Database. Please ensure that the information is correct and legible. **NB:** Should any of your contact details change, please ensure that Santam is informed of this change so that we may be able to contact you in the event of results letter notifications etc.

Attach certified copies of certificates and qualifications and provide contactable references.

Surname:		
Full names:		
Maiden name:		
Title (Mr / Mrs / Ms / Dr):		
Date of birth:		
Identification number:		
Other identification (if you do not have an ID): <i>Driver's license, temporary ID, birth certificate, passport:</i>	Type of ID:	Number:
Marital status:		
Gender: (Male / Female)		
Population group: (Black / Indian / Coloured / White)		
Home address:		
Code:		

Postal address:		
Code:		
Province:		
Phone number(s):	Home:	
	Work:	
	Cell:	
Fax number:		
E-mail address:		
Other languages:		
Employment status: (Employed or unemployed)		
Are you a Santam employee or a intermediary?		
Nature of disability (if any): (Please provide medical confirmation of condition.)		
Highest school qualification: (Indicate grade / standard)		
Please include certificates in your PoE:		
Other qualifications:		
Employment history:		
References:		

**PLACE A CERTIFIED COPY OF YOUR
IDENTITY DOCUMENT HERE.**

**PLEASE MAKE SURE THAT IT IS CLEAR AND
THAT THE PHOTOGRAPH IS VISIBLE.**

PLACE YOUR PROOF OF PAYMENT HERE.

Critical cross field outcomes rating

Please rate your skills according to the following scale and motivate your selection:

1 = Very poor 2 = Poor 3 = Average 4 = Good 5 = Excellent

1.	Identify and solve problems in which responses display that responsible decisions using critical and creative thinking.	1	2	3	4	5
2.	Work effectively with others as a member of a team.	1	2	3	4	5
3.	Organise and manage yourself and your activities responsibly and effectively.	1	2	3	4	5
4.	Collect, analyse, organise and critically evaluate performance.	1	2	3	4	5
5.	Communicate effectively using mathematical and language skills.	1	2	3	4	5
6.	Demonstrate an understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation	1	2	3	4	5
7.	Contributing to the social and economic development of South African society at large.	1	2	3	4	5

Take at least three of above mentioned statements, and motivate why you gave yourself that specific mark.

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C	NYC	Assessor signature:	
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EVALUASIE / EVALUATION

Please complete the following evaluation:

	Baie swak <i>Very poor</i>	Swak <i>Poor</i>	Gemiddeld <i>Average</i>	Goed <i>Good</i>	Uitstekend <i>Excellent</i>	Opmerkings <i>Comments</i>
KURSUS / COURSE						
Kursusinhoud het my behoeftes aangespreek <i>Course contents addressed my needs</i>						
Verstaanbaar en logies uiteengesit <i>Comprehensive and logically organised</i>						
Tydskuur <i>Duration</i>						
KURSUSLEIER / TRAINER						
Kennis van onderwerp <i>Knowledge of the subject</i>						
Professionaliteit <i>Professionalism</i>						
Hantering van vrae <i>Response to questions</i>						
Vermoë om teorie met voorbeelde uit te beeld <i>Ability to link theory to practical examples</i>						
Effektiewe gebruik van tegnologie <i>Effective use of technology</i>						
Vorbereiding <i>Preparation</i>						
IMPAK / IMPACT						
My vaardighede / kennis het verbeter <i>My skills / knowledge has improved</i>						
Kennis wat ek opgedoen het kan direk op my werk toegepas word <i>Knowledge gained are directly applicable to my job</i>						
Ek het 'n plan van aksie om hierdie kennis toe te pas <i>I have a plan of action to implement these skills in my job</i>						

DECLARATION OF AUTHENTICITY

Complete this form as proof that your assignment is your own work. This forms part of the validation process.

I, (full name)
..... (ID number)

declare that the content of these assignments are my own work and that everything was compiled / completed by me.

Please note that you may discuss the tasks in a group, but any assignments must at all times be completed on your own.

Learner's signature **Date**

Witness signature **Date**

INTRODUCTION TO FORMATIVE ASSESSMENT

This outcome-based course is based on the theoretical training as stated in PL-SPP-C (Santam Personal Policy) which you have already completed. The following sections are relevant:

- General
- Property : Contents
- All Risks
- Property: Buildings
- Vehicle
- Watercraft
- Personal Legal Liability
- Extended Legal Liability
- Multi Risk
- Underwriting of a Personal lines Risk

This project was specifically compiled to align with the NQF outcome-based principles. It is a practical project, aimed at the application of the theoretical knowledge you have already acquired.

You have to complete this project within 60 days, at your workplace. Once completing this project, and found Competent, you will be subjected to a summative evaluation. After the evaluation, you will be able to qualify for 30 credits of the following Unit Standards.

UNIT STANDARDS	CREDITS	UNIT STANDARD NUMBER
Apply knowledge insurance of household content	4	120016
Apply knowledge of personal all risk insurance	2	120011
Demonstrate knowledge and understanding of house owners insurance	3	120015
Demonstrate knowledge and understanding of personal motor insurance	4	120005
Demonstrate knowledge and understanding of the insurance of pleasure craft	3	120008
Apply knowledge of personal liability insurance	3	120132
Underwrite a standard risk in short term personal insurance	6	120118
Apply technical knowledge and understanding of the cover provided under a Short Term Multi-Peril Insurance policy	5	120121

Objective

During this project, you will be evaluated by:

- The answering of general questions most commonly asked when applying for insurance;
- The evaluation of basic risks;
- The underwriting of basic risks.

Action plan

Module 1	Unit Standard 120016: General questions regarding Household Content Section
Module 2	Unit Standard 120011: General questions regarding All Risk Section
Module 3	Unit Standard 120015: General questions regarding Building Section
Module 4	Unit Standard 120005: General questions regarding Vehicle Section
Module 5	Unit Standard 120008: General questions regarding Watercraft Section
Module 6	Unit Standard 120132: General questions regarding Personal Legal Liability Section
Module 7	Unit Standard 120118: Underwriting of a Personal Risk
Module 8	Unit Standard 120121: General questions regarding Multi-Risk policies

EVALUATION OF ASSESS SPP

Evaluation of the assignments for the aforementioned project will take place as follows:

- **The assignments consist of direct questions and answers.**
- The assignments will be evaluated on marks as indicated for each question. The required minimum pass mark for assignments is 70%.

ASSESSMENT 1



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US120016
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S120016 ASSESSOR FEEDBACK

TOTAL		/156
PERCENTAGE		

OVERALL RESULTS

C	NYC
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ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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ACTIVITY 1

(US120016;S01;AC1)

Explain the following terminology referred to in the House Contents Section (STANDARD PERIL BASIS).

(a) Insured

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(b) Insured property

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(5)

ACTIVITY 2

(US120016;S01;AC2)

(US120016;S01;AC3)

(US120016;S01;AC4)

(US120016;S02;AC1)

(US120016;S02;AC2)

(US120016;S02;AC4)

Jimmy has cover for his House Contents for R2 000 000 under his Personal lines policy (STANDARD PERIL BASIS).

He has the following questions:

2.1 What are the insured perils? (STANDARD PERIL BASIS). Name any four and explain with examples. (12)

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2.2 What is excluded? (STANDARD PERIL BASIS). Name any four and explain with examples. (12)

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2.3 What optional cover is available? (STANDARD PERIL BASIS). Name all 4 and explain with examples. (12)

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2.4 What are the territorial limitations on the policy? (STANDARD PERIL BASIS) (8)

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(44)

ACTIVITY 3

(US120016;S01;AC5)

On what section should Jimmy cover his computer – House Contents (STANDARD PERIL BASIS) or All Risk Section? Explain in detail, and discuss the limitations on both sections.

(6)

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ACTIVITY 4

(US120016;S01;AC6)

What will the settlement amount be for the following scenarios? Explain your answer. Client's sum insured for House Contents is R1 500 000 (STANDARD PERIL BASIS).

4.1 The client claims R25 000 for theft from an outbuilding. (2)

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4.2 The client claims R25 000 for theft from the main dwelling. (2)

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4.3 Damage due to subsidence and landslip of R50 000. Client has the extension. (2)

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4.4 Client claims for Trauma treatment after burglary to the amount of R6 500. (2)

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4.5 Damage caused by wild baboons for R35 000. (2)

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(10)

ACTIVITY 5

(US120016;S03;AC1)

(US120016;S03;AC2)

(US120016;S03;AC3)

Explain the difference between All Risk cover and House Contents (STANDARD PERIL BASIS). With regards to the following and indicate which section would be the best for this cover. Explain your answer.

5.1 Accidental damage. (5)

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5.2 Limitation regarding valuable articles. (4)

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5.3 Items in transit. (6)

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(15)

ACTIVITY 6

[US120016;S03;AC4]

Morné requested cover for House Contents (STANDARD PERIL BASIS). for R1 500 000.

He specifically wants to insure with Santam because he knows that he would be covered for his wife Tupperware that she sells (the stock is kept at home) and also full cover should any of his items be accidentally broken or damaged. He also knows that he has cover for the House contents should it be damaged by fire, storm, lightning, hail or even maliciously damaged.

Explain to Morné which of the covers mentioned above is included in the policy, and which ones should be taken as optional cover. Explain the optional cover to him briefly.

(10)

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ACTIVITY 8

(US120016;S04;AC2)

While you were visiting friends they start complaining about their insurance. They both insured their house contents (STANDARD PERIL BASIS) with Santam, but after burglary claims were not paid out the full amount of what they were claiming for. They now want to cancel their insurance as they feel they have been wronged.

Look at the scenarios below, and explain to your two friends why they did not get their full indemnification amount. Explain the concept applied as well as the formula.

Jerry's house contents (STANDARD PERIL BASIS) is insured for R250 000. The claim amount was R50 000, but the assessor stated that the replacement value of the house contents is R350 000.

William says he received the same feedback. His house contents was insured for R500 000, and his claim amount was R150 000. The assessor stated that the replacement value of his house contents was R600 000.

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ACTIVITY 9

- (US120016;S03;AC5)
- (US120016;S05;AC1)
- (US120016;S05;AC2)
- (US120016;S05;AC3)
- (US120015;S05;AC1)
- (US120015;S05;AC2)
- (US120015;S05;AC3)

Explain what type of liability cover the client can get for House Contents (STANDARD PERIL BASIS) and Building section.

9.1 What section will cover liability with regards to House Contents and Buildings? (1)

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9.2 What is covered under this liability? (2)

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9.3 List and explain 5 exclusions (15)

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9.4 Which other section is available, should the liability cover not be enough and how much extra cover can be bought? (2)

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(20)

ACTIVITY 10

(US120016;S05;AC4)

(US120015;S05;AC4)

Explain the difference between property liability and tenant's liability.
Give one example of each to highlight your answer.

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ACTIVITY 11

US120016;S02;AC3)

Explain the difference between House Contents (STANDARD PERIL BASIS) and Building insurance. Give an example of each.

(6)

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Total marks:156

120016 ASSESSOR FEEDBACK

Activity 1	5
Activity 2	44
Activity 3	6
Activity 4	10
Activity 5	15
Activity 6	10
Activity 7	12
Activity 8	18
Activity 9	20
Activity 10	10
Activity 11	6
TOTAL	156

TOTAL	/156
PERCENTAGE	

C	NYC
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ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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US120011
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ASSESSMENT 2

120011 ASSESSOR FEEDBACK

TOTAL		/62
PERCENTAGE		

OVERALL RESULTS

C	NYC
---	-----

ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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ACTIVITY 1

(US120011;S01;AC1)

(US120011;S02;AC1)

How would you explain the concept of personal effects that are covered under the All Risk section to a potential client? Make the distinction between **specified** and **unspecified**, and give 3 examples of each.

(10)

Dotted lines for writing the answer.

ACTIVITY 2

- (US120011;S01;AC2)
- (US120011;S01;AC3)
- (US120011;S01;AC4)
- (US120011;S01;AC5)
- (US120011;S02;AC2)
- (US120011;S02;AC3)
- (US120011;S02;AC4)
- (US120011;S03;AC1)
- (US120011;S03;AC2)
- (US120011;S03;AC3)
- (US120011;S03;AC4)
- (US120011;S03;AC5)
- (US120011;S04;AC1)
- (US120011;S04;AC2)
- (US120011;S04;AC3)
- (US120011;S04;AC4)

Jimmy has the following items covered under his Personal Policy.

House Contents (STANDARD PERIL BASIS)	R1 500 000
All Risk	
Unspecified	R 15 000
Specified	
Wedding ring	R 45 600
Nokia cell phone	R 4 200
Acer laptop	R 5 000
Earrings	R 25 000
Kruger Rands (kept in bank vault)	R 250 000

With reference to the above, answer the following questions:

2.1 What events are covered in the All Risk policy? (2)

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2.2 Name 4 exclusions under the All Risk section and explain what they mean.(12)

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2.3 What are the territorial limits regarding the items on the All Risk section? (1)

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2.4 Why does Jimmy need All Risk if he has House Contents cover? (2)

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2.5 What information would you need to insure the wedding ring and earrings? Why? (4)

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2.6 Explain the Pairs and Sets clause under the All Risk Section, regarding the earrings. (6)

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2.7 What information would you need to insure the laptop and cell phone? Why? (5)

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2.8 Explain to Jimmy the condition of the policy regarding the laptop kept in a vehicle. (2)

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2.9 In the event of claim, how would the indemnification amount differ between the **specified** and **unspecified** items. (4)

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2.10 What is the limitations regarding the cover of the Kruger Rands kept in a bank vault? (2)

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ACTIVITY 3

(US120011;S02;AC5)

(US120015;S04;AC3)

(US120005;S05;AC5)

(US120016;S03;AC6)

Refer back to the questions in Activity 2.

What would be the implications of giving the wrong advice to Jimmy.

Refer to the FAIS and PPR Rules. (6)

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Also explain any policy available that could help you if Jimmy decided to take you to court for wrong advice. (4)

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(10)

Total marks: 62

120011 ASSESSOR FEEDBACK

Activity 1	10	
Activity 2	42	
Activity 3	10	
TOTAL	62	
TOTAL		/62
PERCENTAGE		

OVERALL RESULTS

C	NYC
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ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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S120015
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ASSESSMENT 3

S120015 ASSESSOR FEEDBACK

TOTAL		/65
PERCENTAGE		

OVERALL RESULTS

C	NYC
---	-----

ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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ACTIVITY 1

(US120015;S01;AC1)

(US120015;S01;AC2)

(US120015;S01;AC3)

(US120015;S01;AC4)

(US120015;S02;AC1)

(US120015;S04;AC2)

Mr Venter and his wife have just bought a new house, to provide more space for his mother-in-law to move in with them. Their two children are still at school, and both need their own rooms, especially for study purposes.

The building's replacement value is R2,5 million, and the contents' replacement value is R1,2 million.

1.1 Refer to above scenario and explain who is defined as the insured(s) under the Building section. (4)

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1.2 Mr Venter states that the replacement value of the building is R2,5 million. Explain to him what items need to be taken into account to determine the sum insured and explain the consequences if he is underinsured. Give an example of underinsurance. (10)

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1.3 List the 3 main perils under contents (STANDARD PERIL BASIS) and building. (3)

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1.4 List any 10 insured perils under the Buildings section. (10)
Explain the difference in cover between the Buildings and Contents (STANDARD PERIL BASIS) cover. (2)

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1.5 Mr Venter wants to include Subsidence and Landslip in his Buildings section. Explain what is covered under Subsidence and Landslip, what the difference is between the standard cover and the optional cover, and explain what could be the impact if the insured did not have this cover at all. (3)

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(32)

ACTIVITY 2

(US120015;S03;AC1)

(US120015;S03;AC2)

Explain the following terms and conditions as listed on the House Owners policy wording.

2.1 Inflation protection. (5)

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2.2 Alterations and additions to private building. (3)

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2.3 Tenants. (3)

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2.4 Matching building material (4)

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ACTIVITY 4

(US120015;S04;AC4)

Explain in your own words what a premium is and what an excess is. Also explain how the excess can influence the premium.

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ACTIVITY 5

(US120015;S02;AC2)

Briefly explain how damages or loss caused by war would be covered, referring to Sasria cover and exclusions.

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Total marks: 65

120015 ASSESSOR FEEDBACK

Activity 1	32
Activity 2	15
Activity 3	10
Activity 4	5
Activity 5	3
TOTAL	65

TOTAL	/65
PERCENTAGE	

C	NYC
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ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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ASSESSMENT 4

US120005 ASSESSOR FEEDBACK

TOTAL		/146
PERCENTAGE		

OVERALL RESULTS

C	NYC
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ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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ACTIVITY 1

(US120005;S01;AC1)

(US120005;S01;AC3)

Name any 5 types of vehicles that can be insured under the Vehicle section of a Personal lines policy. Indicate what license is required for each type listed you chose.

What is the maximum mass (weight) allowed on Personal lines?

TYPE OF VEHICLE	LICENCE REQUIRED
Maximum mass allowed:	

(11)

ACTIVITY 2

(US120005;S01;AC2)

List and explain the type of cover the client can choose from on the Vehicle section.

(12)

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ACTIVITY 3

(US120005;S01;AC4)

What is the difference between a no-claim bonus and a cash-back bonus? Give one example of each.

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ACTIVITY 4

(US120005;S01;AC5)

When we calculate premium on the Vehicle section there is numerous factors to be taken into account. Indicate what the effect of age would be in the following scenarios, by referring to discount on the policy, loading on the policy and excess.

AGE OF INSURED	PREMIUM discount / loading	EXCESS high / low / none	REASON
58 years old			
18 years old			
23 years old			
38 years old			
65 years old			

(15)

ACTIVITY 5

(US120005;S01;AC6)

(US120005;S03;AC3)

The insured misrepresented facts regarding rating area, principal driver, use of vehicle and where the vehicle is kept at night.

Explain how these factors would influence the risk, and what the consequence would be if the insured misrepresented the facts.

FACTOR	INFLUENCE ON RISK	CONSEQUENCE OF MISREPRESENTATION
Rating area		
Principal driver		
Use of vehicle		
Vehicle kept at night		

(8)

ACTIVITY 6

(US120005;S01;AC7)

List the territorial limits on the vehicle section for standard cover and 4x4 cover.

What would the impact be on the cover if the insured is driving in a country not listed on the policy?

(17)

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(17)

ACTIVITY 7

(US120005;S01;AC8)

Refer to Annexure A and do a comparison on the cover provided by the attached policy and the Santam Personal Policy.

COVER PROVIDED	SANTAM PERSONAL POLICY	MI-WAY PERSONAL POLICY
Types of vehicles		
Use of vehicle		
Countries		
Type of cover		

(8)

ACTIVITY 8

(US120005;S02;AC1)

(US120005;S02;AC2)

(US120005;S02;AC3)

How would you explain Vehicle liability to a client? Explain.

8.1 What is liability? (3)

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8.2 What cover is provided? (5)

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8.3 What are the limits of indemnity on the liability extensions and how can this be extended? (5)

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ACTIVITY 9

(US120005;S03;AC1)

(US120005;S03;AC2)

(US120005;S04;AC3)

Refer to Annexure A.

What optional cover is available under the Vehicle section on the Santam Personal Policy? Explain the optional cover briefly, and indicate if this cover is also available under the Mi-way Personal policy.

OPTIONAL COVER	EXPLANATION OF COVER UNDER SANTAM PERSONAL POLICY	COVERED UNDER MIWAY? Yes or No
Specified accessories		
Credit shortfall without residual		
Contents of trailer and caravan		
Tools, spare parts and travel accessories		
Car hire		
4x4 cover		
Luxury vehicle cover		

[19]

ACTIVITY 10

(US120005;S04;AC1)

Explain what shortfall cover is refereeing to ; credit shortfall with residual or credit shortfall without **residual**.

10.1 What does this extension cover? (4)

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10.2 What does each extension exclude? (8)

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10.3 Give an example of each. When would you offer credit shortfall with residual and when credit shortfall without residual to a client. (4)

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(16)

ACTIVITY 11

(US120005;S04;AC2)

Name the insurers that would cover “unintentional violation” and briefly explain what this cover offers.

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ACTIVITY 12

(US120005;S05;AC1)

(US120005;S05;AC2)

(US120005;S05;AC3)

Explain the difference between the trade, retail, market, insured value and settlement value.

Own value		
Retail value		
Market value		
Agreed value		
Settlement value		

(5)

120005 ASSESSOR FEEDBACK

Activity 1	11
Activity 2	12
Activity 3	10
Activity 4	15
Activity 5	8
Activity 6	17
Activity 7	8
Activity 8	13
Activity 9	19
Activity 10	16
Activity 11	3
Activity 12	5
Activity 13	9
TOTAL	146

TOTAL	/146
PERCENTAGE	

C	NYC
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ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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ASSESSMENT 5

US120008 ASSESSOR FEEDBACK

TOTAL	/113
PERCENTAGE	

OVERALL RESULTS

C	NYC
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ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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ACTIVITY 1

(US120008;S01;AC1)

Explain which watercraft can be insured under the Personal Policy Watercraft section by referring to the definition of watercraft.

Give any 5 examples of types of watercraft.

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ACTIVITY 2

(US120008;S01;AC2)

Explain what the watercraft may be used for to have cover under the Watercraft section, and give 2 exclusions listed under the cover.

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ACTIVITY 3

(US120008;S01;AC3)

Explain the cover provided under the Watercraft section.

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ACTIVITY 4

(US120008;S01;AC4)

Indicate why the following items are excluded on the Watercraft policy:

4.1 If the watercraft is piloted by a person who does not hold a valid skipper's licence required in terms of relevant shipping legislation. (1)

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4.2 Outboard motors that are not securely chained or bolted to the watercraft, dropping off or falling overboard. (1)

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4.3 Theft or attempted theft of the fixtures, fittings, equipment or outboard motors of the watercraft that are not securely bolted to the watercraft. (1)

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(3)

ACTIVITY 5

(US120008;S01;AC5)

Explain how a client would be indemnified for own damage and liability.

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ACTIVITY 6

(US120008;S02;AC1)

(US120008;S02;AC4)

List any 4 items than must be carried on inland watercrafts. (4)

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List any 4 items than must be carried on seagoing watercrafts. (4)

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Explain where these items can be insured on the Watercraft policy. (1)

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(9)

ACTIVITY 7

(US120008;S02;AC4)

(US120008;S02;AC5)

(US120008;S02;AC6)

List the countries covered under the Watercraft section. (3)

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Indicate if these countries can be extended. (7)

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How does this differ from the Sasria territorial limits? (1)

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(11)

ACTIVITY 8

(US120008;S02;AC3)

With the exclusion relating to skipper's licence it is implied that the skipper should have the correct licence. Give a summary of what licences are required.

(10)

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ACTIVITY 9

(US120008;S03;AC1)

(US120008;S03;AC2)

(US120008;S03;AC3)

Explain how you would underwrite a watercraft policy.

9.1 List the factors you would consider. (8)

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9.2 Explain the effect of construction on the premium. (4)

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9.3 List 2 low risk and 2 high risk vessels and explain why they are high or low risk. (4)

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(16)

ACTIVITY 10

US120008;S04;AC1)

(US120008;S04;AC2)

(US120008;S04;AC3)

(US120008;S04;AC4)

Explain the following regarding Watercraft Liability cover

10.1 What cover exists? (6)

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10.2 Where would liability regarding the trailer be insured? (3)

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10.3 Who are the parties covered for liability under the Watercraft liability section? (2)

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10.4 How would you submit a liability claim? (2)

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(13)

ACTIVITY 11

(US120008;S02;AC2)

Refer to the Santam Watercraft policy wording, as well as Annexure A and Annexure B. Compare the cover as listed below.

COVER / EXCLUDED / OPTIONAL COVER	SANTAM	ANNEXURE A (MiWay)	ANNEXURE B (Outsurance)
Liability regarding water-skiers			
Specified accessories			
Outboard motors			
Limit of indemnity for own damage			
Use			

(20)

Total marks: 113

120008 ASSESSOR FEEDBACK

Activity 1	18
Activity 2	5
Activity 3	3
Activity 4	3
Activity 5	5
Activity 6	9
Activity 7	11
Activity 8	10
Activity 9	16
Activity 10	13
Activity 11	20
TOTAL	113

TOTAL	/113
PERCENTAGE	

C	NYC
---	-----

ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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US120132
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ASSESSMENT 6

120132 ASSESSOR FEEDBACK

TOTAL		/61
PERCENTAGE		

OVERALL RESULTS

C	NYC
---	-----

ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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ACTIVITY 1

(US120132;S01;AC1)

(US120132;S01;AC2)

(US120132;S02;AC1)

(US120132;S02;AC2)

(US120132;S02;AC3)

(US120132;S02;AC4)

(US120132;S03;AC1)

Read the following scenarios and complete the table by indicating the following:

- 1.1 What could have been done differently to avoid the situation?
- 1.2 Will this be classified as Contractual or Delictual liability?
- 1.3 Who is the liable person in the scenario?
- 1.4 What liability section would compensate this scenario (Personal liability / Vehicle liability / Watercraft liability)?

(31)

SCENARIO	WHAT COULD HAVE BEEN DONE TO AVOID THE SITUATION?	CONTRACTUAL / DELICTUAL	WHO IS THE LIABLE PERSON?	WHAT SECTION OF LIABILITY WOULD COMPENSATE THE INSURED?
While driving Jimmy knocked Andre off his bicycle. Jimmy told you that he was changing the volume on his radio and did not see Andre.				
While working at Jennifer's house, Donah got shocked by the iron. She told Jennifer a week ago about the faulty electrical wire of the iron.				
Dean forgot to take his credit card after the last purchase. The bank told him that someone bought R1 000 of items that Dean needs to pay for.				
Wicus and Mary went skiing on the dam. While Mary was skiing she took a wide turn and collided with Samuel's boat. Mary was not hurt, but there is damages to Samuel's boat.				
Jimmy sold his motorbike to Johnny. Johnny did not have enough money, and Jimmy agreed that Johnny can pay him R1000 per month. Johnny only paid for the first 4 months, and then stopped paying because the motorbike was stolen.				
William forgot to close the front gate and his dog ran into the street. The dog bit a passer-by on the arm.				

SCENARIO	WHAT COULD HAVE BEEN DONE TO AVOID THE SITUATION?	CONTRACTUAL / DELICTUAL	WHO IS THE LIABLE PERSON?	WHAT SECTION OF LIABILITY WOULD COMPENSATE THE INSURED?
Danielle drove too fast into the parking area and hit Nadia's vehicle.				

[31]

ACTIVITY 2

[US120132;S03;AC2]

2.1 Explain in detail what is covered by Personal Legal Liability for Domestic Employees (5)

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2.2 Explain the role of the Basic Conditions of the Employment Act regarding these workers. (1)

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[6]

ACTIVITY 3

[US120132;S04;AC1]

[US120132;S04;AC2]

[US120132;S04;AC3]

Explain the following:

3.1 What cover is available under the Personal Legal Liability policy? (11)

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3.3 Which section can be used to extend the limit of liability under this section? (1)

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(24)

Total marks: 61

120132 ASSESSOR FEEDBACK

Activity 1	31
Activity 2	6
Activity 3	24
TOTAL	61

TOTAL	/61
PERCENTAGE	

C	NYC
---	-----

ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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ASSESSMENT 7



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120118 ASSESSOR FEEDBACK

TOTAL		/121
PERCENTAGE		

OVERALL RESULTS

C	NYC
---	-----

ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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ACTIVITY 1

(US120118;S01;AC1)

Refer to Annexure C – information regarding a quote needed.

Who is the insured?

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ACTIVITY 2

(US120118;S01;AC2)

(US120118;S01;AC3)

(US120118;S01;AC4)

Mr X has various items that he wants to insure.

What are the main risks in terms of the following:

Also indicate what underwriting measures you would use for the bicycle and the Toyota Conquest. Two additional underwriting measures per item.

1. All Risk – bicycle. (3)

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2. Vehicle – Toyota Conquest 1300. (6)

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3. Vehicle –Smart Car. (4)

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4. Watercraft – Fishing boat. (2)

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ACTIVITY 3

(US120118;S01;AC5)

How would you explain underwriting? Give two examples.

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ACTIVITY 4

(US120118;S01;AC6)

Explain General condition 16 briefly, and also refer to the central database.

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ACTIVITY 5

(US120118;S02;AC1)

(US120118;S02;AC2)

(US120118;S02;AC3)

(US120118;S02;AC4)

Refer to Annexure C, and answer the following questions:

1. Explain what insurable interest is and how this will influence the insurance of the items that Mr X wants to insure. (1)

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2. Name any two items where Mr X has insurable interest. (2)

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3. Name one item that Mr X has no insurable interest in. Give reasons for your answer. (2)

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4. List the items in All Risk and indicate which would be considered high risk and which would be considered low risk. Give reasons for your answers. (12)

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5. Mrs X sells Persian carpets from her home. Explain what cover is available under the Personal policy for these items. (STANDARD PERIL BASIS). (3)

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6. With regards to the Persian carpets – explain the cover available under the Liability section of the Personal policy. (1)

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(21)

ACTIVITY 6

(US120118;S03;AC1)

(US120118;S03;AC2)

How would you verify the following information:

- 1. If the son has a licence to drive his vehicle. (1)
- 2. If Mr X has a skipper's licence. (1)
- 3. The existence of the watches and jewellery on All Risk. (1)
- 4. Previous losses confirmed by Mr X. (1)

(4)

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ACTIVITY 7

(US120118;S03;AC3)

Looking at Mr X's previous losses, how would you explain his claims history.
Would you regard Mr X has a high or low risk?

(2)

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ACTIVITY 8

(US120118;S04;AC1)

(US120118;S04;AC2)

(US120118;S04;AC3)

Refer to Annexure C.

Prepare a quotation for Mr X based on the following standard rates received from the Santam Underwriting Office.

Make sure to indicate what items cannot be insured and why.

House Contents and Buildings (STANDARD PERIL BASIS).

(65)

STANDARD RATES	
House Contents	0.2% to 0.5% (depending on area)
House Owners / Buildings	0.08% to 0.2% (depending on area)
Stock in Trade	0.5%
Accidental Damage	0.5%
Subsidence and Landslip	2.5%
Vehicles	1.6%
Watercraft	2%
All Risk – Clothing and personal effects	0.6%
All Risk – items under R5 000	0.5%
All Risk – items between R5 001 and R10 000	0.6%
All Risk – items between R10 001 and R20 000	0.7%
All Risk – items above R20 000	0.8%
Personal Legal Liability	Flat rate: R5 per month
Extended Personal Legal Liability – R10 000 000	Flat rate: R10 per month
Extended Personal Legal Liability – R20 000 000	Flat rate: R20 per month

PLEASE NOTE: these rates are fictional and only applicable to the formative assessment.

1. Quote

ITEM	SUM INSURED	RATE	PREMIUM
House Contents			
House Contents: Cape Town			
House Contents: Cape Town – Accidental Damage			
House Contents: Cape Town – Stock in Trade			

House Contents: Johannesburg			
Building			
Building: Cape Town			
All Risk			
Clothing and personal effects			
Michel Herbalin ladies watch			
Rolex men's watch			
5 Gold bangles			
Racing bicycle			
Mountain bike			
Golf set			
Vehicles			
Toyota Conquest			
Yamaha Scooter			
Toyota Prado			
Smart Car			
KB 250 Bakkie			
Watercraft			
Ski boat			
Jet ski			
Ski boat			
Fishing boat			
Personal legal liability			
Extended liability			

(65)

2. Underwriting measures

What items were not insured and why?

(4)

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Total marks: 121

120118 ASSESSOR FEEDBACK

Activity 1	4
Activity 2	15
Activity 3	8
Activity 4	2
Activity 5	21
Activity 6	4
Activity 7	2
Activity 8	65
TOTAL	121

TOTAL	/121
PERCENTAGE	

C	NYC
---	-----

ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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ASSESSMENT 8

120121 ASSESSOR FEEDBACK

TOTAL		/126
PERCENTAGE		

OVERALL RESULTS

C	NYC
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ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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ACTIVITY 1

(US120121;S01;AC1)
(US120121;S01;AC2)
(US120121;S03;AC2)

Explain what a multi-risk policy is, and why insurers would develop these products.

List two benefits for the insurer, two benefits for the insured, and two benefits for the intermediary with a multi-risk policy.

[13]

Dotted lines for writing.

ACTIVITY 2

(US120121;S02;AC1)

(US120121;S02;AC2)

(US120121;S02;AC3)

Read through the following scenario and analyses the perils and possible cover needed.

Jeremy and Maria Botha recently got married. They both have their own properties, but decided not to sell yet. They will both move into Jeremy's house, and rent out Maria's flat for extra money.

The contents of Maria's house will be moved to Jeremy's house.

Jeremy drives a 2014 Mercedes Benz, which he uses to see clients. Maria drives a 1980 Datsun, only to work and back.

They both have their own laptop, I pad and cell phone used for private purposes. Jeremy does not like to wear any jewelry and Maria only wears her wedding ring.

They enjoy any water sports, and Jeremy owns a boat that they take out on the dam when they have some time off.

2.1 Explain to the client which policy you would recommend (Personal lines or Commercial Lines) and give reasons for your answer. (3)

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2.2 Recommend five sections required for his specific needs, and explain what cover is granted by each section recommended. (15)

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ACTIVITY 3

(US120121;S03;AC1)

(US120121;S03;AC3)

Analyse the following policy document and comment on the sections, cover and perils covered.

What type of policy is this (commercial or personal lines)? Explain your answer.

Building section	R1 750 000
Money section	R 250 000
Glass section	R 750 000
Theft section	R 250 000
All Risk	
Nokia cell phone	R 8 000
I-phone cell phone	R 9 000
Vehicle	
Toyota Corolla – Comprehensive cover	R 230 000
Public Liability	R10 000 000

(16)

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ACTIVITY 5

(US120121;S04;AC2)

Give 3 examples of a risk that will be covered under a personal lines policy (STANDARD PERIL BASIS) and 3 examples of risks that will be covered under a commercial policy. Explain your examples.

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ACTIVITY 6

(US120121;S04;AC3)

(US120121;S04;AC4)

Jimmy wants to run a business from home, but is not sure if he should request a personal (STANDARD PERIL BASIS) or commercial policy. Explain to Jimmy when a business that is run from home can be insured under a personal lines and when a commercial policy is needed. Also comment on the difference regarding liability on the two policies.

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ACTIVITY 7

(US120121;S02;AC1)

Complete the table below referring to the Personal lines policy (STANDARD PERIL BASIS). For each section listed, list two perils, two exclusions and two optional covers (where applicable).

(32)

SECTIONS ON POLICY	LIST TWO PERILS COVERED	LIST TWO EXCLUSIONS	LIST TWO OPTIONAL COVERS
House contents			
Buildings			
All Risk			N/A
Vehicles			
Watercraft			
Personal legal liability			N/A

Total marks: 126

120118 ASSESSOR FEEDBACK

Activity 1	13
Activity 2	18
Activity 3	16
Activity 4	20
Activity 5	12
Activity 6	15
Activity 7	32
TOTAL	126

TOTAL	/126
PERCENTAGE	

C	NYC
---	-----

ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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DOCUMENT PROPERTIES

Designed for:	Santam staff and Intermediaries
Description:	Santam's Personal Policy (PL-SPP-C) Formative Assessment
Version:	Version 2
Last Updated:	29 August 2017
Author:	Blended Design and Development Services

