

General Insurance Council of Saskatchewan

Travel Newsletter

Spring 2008

The Saskatchewan Travel Insurance Qualifying Course and Exam

The General Insurance Council of Saskatchewan (GICS) sets standards for applicants and licensees in the insurance industry that promote professionalism, competence and integrity. The GICS also serves as a link between the insurance industry and the consumers of insurance products and services.

The General Insurance Council Bylaws require all applicants for a Restricted Travel Insurance Licence to enroll in the Saskatchewan Travel Insurance Qualifying Course of Study and to pass the provincial travel insurance exam prior to applying for a licence.

Travel applicants may call the Council office at 306.347.0862 or email info@skcouncil.sk.ca to obtain further information.

The Saskatchewan Travel Insurance Qualifying Course and Exam



The General Insurance Council of Saskatchewan has contracted the Canadian Institute of Travel Counsellors (CITC), the industry's educational trade association, to develop a new course of study for those who wish to obtain a Restricted Travel Insurance Licence.

The course of study explains details about travel insurance and assists the applicant to better understand the insurance industry and their role in selling travel insurance.

The course includes the following information:

- an explanation of the need for travel insurance
- how the travel insurance industry is structured in Canada
- the types of distribution models
- the people, the key elements and the classes of insurance
- travel insurance products
- the regulatory bodies for insurance
- the selling of travel insurance products
- policies, services and claims
- terminology and resources for insurance

Does this affect existing Restricted Travel Licensees?

No. Existing Restricted Travel Licensees are not subject to the mandatory course of study which will be implemented July 1, 2008.

However, licensees who allow their licence to lapse for a period of one year or more may be required to take the mandatory course of study and exam.

Obtaining your Restricted Travel Insurance Agent or Salesperson Licence after July 1, 2008

1. Applicants are advised to visit the Canadian Institute of Travel Counsellors website to purchase the mandatory study manual. The website is www.citc.ca/en/SaskManual. Applicants must keep the receipt obtained from CITC.
2. Applicants may register to write the mandatory Saskatchewan Travel Insurance Qualifying Exam and Travel Bylaw Exam by obtaining an Exam Application from www.skcouncil.sk.ca/travel_forms.htm or by contacting Ingrid Stroeder at 306.525.5900.

The receipt obtained from CITC is required to register for the Saskatchewan Travel Insurance Qualifying Exam.

The pass mark on both the qualification exam and the bylaw exam is 75%. The applicant must apply for a licence within one year of passing the exam(s).

If you are unsuccessful on one or both exams, you may register to rewrite. Applicants may write each exam three times before a six month waiting period is implemented.

3. Once the applicant has passed both exams they may apply for a Restricted Travel Insurance Agent or Salesperson Licence.

The licence application form can be obtained from the Council website at www.skcouncil.sk.ca/travel_forms.htm.

A completed licence application form, criminal record check and the applicable licence fee must be submitted to Council. Applicants will be advised by Council when they can begin transacting insurance.

Saskatchewan Course Costs

The cost of the Saskatchewan Travel Insurance Qualifying Course of Study is \$40 plus GST and mailing costs; and is only available through CITC. The cost includes a hard-copy, coil-bound edition of the manual.

A confirmation of purchase from CITC, in the name of the applicant, is required when scheduling to write the provincial licensing exam with the General Insurance Council of Saskatchewan.

Saskatchewan Travel Insurance Qualifying Exam and Travel Bylaw Exam

The Saskatchewan Travel Insurance Qualifying Exam will test the applicant's knowledge of travel insurance, insurance industry and the applicant's role in selling travel insurance. The cost to write this mandated exam is \$45 per occasion.

In addition to the Saskatchewan Travel Insurance Qualifying Exam, the applicant must write the Travel Bylaw Exam. The Travel Bylaw Exam will primarily focus on the obligations and conduct of a licensed agent or salesperson. The cost to write the Council mandated Travel Bylaw Exam is \$45.

The cost to write both the qualification exam and bylaw exam at one exam session is \$60.

Exam application forms can be obtained from www.skCouncil.sk.ca/travel_forms.htm or by calling the Licensing Exam Coordinator Ingrid Stroeder at 306.525.5900.

Travel Insurance Defined

Travel insurance means insurance that protects an individual against loss, damage or expense caused by accident, injury, sickness or theft while on a trip or cancellation or interruption of travel arrangements.

All individuals transacting insurance as defined by *The Saskatchewan Insurance Act* are required to be licensed as a Restricted Travel Agent. The definition of an agent states,

“(d) **“agent”** or **“insurance agent”** means a person who:

- (i) solicits, negotiates or effects for or on behalf of any insurer a contract of insurance;
- (ii) for compensation, acts in the solicitation or negotiation of insurance;
- (iii) transmits, for compensation, for a person other than himself, an application for or a policy of insurance to or from an insurer; or
- (iv) retains as compensation any portion of a premium received by him;

and includes a general agent but does not include an officer or salaried employee of an insurer.”

Travel agencies are advised to ensure any individual transacting insurance obtain a Restricted Travel Only Licence.

Information regarding the travel exams and travel applications can be obtained from the Council website or through the Council office.

Contact Section

Council Staff

Ernie Gaschler, Executive Director

Penny Barlow, Licensing

Annette Graff, Manager of Licensing

Diane Lindsay, Licensing/Continuing Education Coordinator

Cindy Swales, Licensing

John Waugh, Director of Compliance

Contact Information

Licensing (306) 347-0862
Complaints (306) 352-7870
Fax (306) 569-3018

Insurance Councils of Saskatchewan
310 - 2631 – 28th Avenue
Regina SK S4S 6X3

Council Members

The names of the Council members may be obtained from the website at the following address:

www.skCouncil.sk.ca/general_council.htm

Exam and Study Material Section

Ingrid Stroeder, Examination Coordinator

Exam scheduling (306) 525-5900
www.ibas.sk.ca