edexcel

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

Specification

Certificate first teaching November 2011
Diploma first teaching March 2012

CILA

Contents

1 Introducing BTEC Specialist qualifications

What are BTEC Specialist qualifications?

BTEC Specialist qualifications are qualifications at Entry Level to Level 3 in the Qualifications and Credit Framework (QCF). They are work-related qualifications and are available in a range of sectors. They give learners the knowledge, understanding and skills that they need to prepare for employment and career development opportunities for those already in work. They can be taken full time or part time in schools, colleges, training centres and through employers.

A number of BTEC Specialist qualifications are recognised as knowledge components (previously known as 'Technical Certificates') in Apprenticeship Frameworks.

What sizes of BTEC Specialist qualification are available?

There are three sizes of qualification in the QCF:

- Award (1 to 12 credits)
- Certificate (13 to 36 credits)
- Diploma (37 credits and above).

How are credits calculated?

Every unit and qualification in the QCF has a credit value.

The credit value of a unit is based on:

- one credit for each 10 hours of learning time
- learning time – defined as the time taken by learners at the level of the unit, on average, to complete the learning outcomes to the standard determined by the assessment criteria.

2 Qualification summary and key information

Qualification title	Edexcel BTEC Level 3 Certificate in Insurance Claims Handling (QCF)
QCF Qualification Number (QN)	600/3504/3
Qualification framework	Qualifications and Credit Framework (QCF)
Date registrations can be made	01/11/2011
Age range that qualification is approved for	16–18 19+
Credit value	18
Assessment	Onscreen tests
Guided learning hours	72
Grading information	The qualification/units are awarded at pass grade.
Entry requirements	This qualification has been developed in collaboration with the Chartered Institute of Loss Adjusters. Before entering the qualification, learners must be members of the Institute.
Additional information	Assessment of this qualification is available only in PearsonVUE centres.

Qualification title	Edexcel BTEC Level 3 Diploma in Insurance Claims Handling (QCF)
QCF Qualification Number (QN)	600/4490/1
Qualification framework	Qualifications and Credit Framework (QCF)
Date registrations can be made	1 March 2012
Age range that qualification is approved for	16–18 19+
Credit value	39
Assessment	Onscreen tests
Guided learning hours	221
Grading information	The qualification/units are awarded at pass grade.
Entry requirements	This qualification has been developed in collaboration with the Chartered Institute of Loss Adjusters. Before entering the qualification, learners must be members of the Institute.
Additional information	Assessment of this qualification is available only in PearsonVUE centres.

QCF qualification title and Qualification Number

The QCF Qualification Number (QN) is used by centres when they wish to seek public funding for their learners. As well as a QN, each unit within a qualification has a QCF unit reference number (URN).

The qualification title, QN and URNs appear on learners' final certification documentation.

Objective of the qualifications

The Edexcel BTEC Level 3 Certificate and Diploma in Insurance Claims Handling (QCF) have been developed in collaboration with the Chartered Institute of Loss Adjusters (CILA) and is for people who work as, or want to work as, a loss adjuster or insurance claims handler in an insurer or an intermediary.

The Certificate gives learners an introduction to the insurance industry, which includes:

*   the nature of the insurance industry

*   the legal and regulatory framework in which the insurance industry operates

*   the key principles of insurance.

It also gives learners the opportunity to learn about claims handling in more depth, for example:

*   insurance policies, terms and conditions

*   the principles of claims handling, including validation, negotiation and repudiation

*   how to handle claims for specific losses in different circumstances, including personal injury, building structures and catastrophe situations.

The Diploma broadens the scope of what is studied in the Certificate by including aspects of administration and customer service that are important to the role of insurance claims handlers.

Progression opportunities

Learners who have achieved the Edexcel BTEC Level 3 Certificate in Insurance Claims Handling (QCF) can progress on to the Edexcel BTEC Level 3 Diploma in Insurance Claims Handling (QCF). Learners can also go on to take competence-based qualifications, such as the Edexcel Level 3 Certificate in Providing Financial Services (QCF). See *Annexe A* for further information.

Support and recognition

These qualifications are supported by the Financial Skills Partnership, the SSC for financial skills and services industry. They are also supported by the Chartered Institute of Loss Adjusters.

Relationship with National Occupational Standards (NOS)

These qualifications relate to the NOS for General Insurance. The Diploma also relates to the NOS for Customer Service and Business Administration.

Additional information

Learners must have access to the learning materials produced by the Chartered Institute of Loss Adjusters (CILA) in order to prepare for the tests. These can be accessed from mindhub.co.uk.

Further information about the tests is available from the CILA website: www.cila.co.uk/certificate.

3 Qualification structures

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

Learners must achieve all three mandatory units shown in the table below.

Unit	URN	Group A: mandatory units	Level	Credit	GLH
1	K/503/5568	Introduction to the Insurance Industry	2	6	24
2	M/503/5569	Claims Handling	3	6	24
3	H/503/5570	Handling Claims for Specific Losses	3	6	24

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

Learners must achieve all 18 credits from the three mandatory units in Group A. They must also achieve all 21 credits from the five mandatory units from Group B for a combined total of 39 credits.

Unit	URN	Group A: mandatory specialist insurance claims units	Level	Credit	GLH
1	K/503/5568	Introduction to the Insurance Industry	2	6	24
2	M/503/5569	Claims Handling	3	6	24
3	H/503/5570	Handling Claims for Specific Losses	3	6	24
Unit	**URN**	**Group B: mandatory customer service and business administration units**	**Level**	**Credit**	**GLH**
4	Y/602/1353	Understanding Good Customer Service	2	6	40
5	A/602/1359	Delivering Effective Customer Service	2	4	25
6	T/602/1361	Planning for Self-development in Customer Service	2	3	20
7	D/601/7644	Principles of Personal Responsibilities and How to Develop and Evaluate Own Performance at Work	3	4	32
8	M/601/7647	Principles of Managing Information and Producing Documents in a Business Environment	3	4	32

4 Assessment

Each unit within these qualifications is assessed onscreen through a multiple-choice test.

Each test assesses all of the learning outcomes and assessment criteria in the unit.

All assessment will take place in PearsonVUE testing centres.

5   Access and recruitment

Edexcel's policy regarding access to our qualifications is that:

- they should be available to everyone who is capable of reaching the required standards

- they should be free from any barriers that restrict access and progression

- there should be equal opportunities for all those wishing to access the qualifications.

Centres are required to recruit learners to BTEC qualifications with integrity. This includes ensuring that applicants have appropriate information and advice about the qualification and that it will meet their needs.

Centres will need to review the applicant's prior qualifications and/or experience, considering whether their profile shows that they have potential to successfully complete the qualification.

For learners with disabilities and specific needs, account needs to be taken of the support available to the learner during teaching and any support that might be necessary when they are being assessed. Please see the information and guidance in *Section 6: Access to qualifications for learners with disabilities and special needs*.

6 Access to qualifications for learners with disabilities and specific needs

Equality and fairness are central to our work. Edexcel's Equality Policy requires that all learners should have equal opportunity to access our qualifications and assessments, and that our qualifications should be awarded in a way that is fair to every learner.

We are committed to ensuring that:

- learners with a protected characteristic (as defined by the Equality Act 2010) are not, when they are undertaking one of our qualifications, disadvantaged in comparison to learners who do not share that characteristic

- all learners achieve the recognition they deserve from undertaking a qualification and that this achievement can be fairly compared to the achievement of their peers.

Details on how to make adjustments for learners with protected characteristics are given in the policy document *Access Arrangements, Reasonable Adjustments and Special Consideration*, available on our website (www.edexcel.com).

7 Unit format

Units have the following sections.

Unit title

The unit title is accredited on the QCF and this form of words will appear on the learner's Notification of Performance (NOP).

Unit reference number

Each unit is assigned a unit reference number that appears with the unit title on the Register of Regulated Qualifications.

QCF level

All units and qualifications within the QCF have a level assigned to them. There are nine levels of achievement, from Entry Level to Level 8. The level of the unit has been informed by the QCF Level Descriptors.

Credit value

This specifies the number of credits that the learner will be awarded for completing the unit.

Guided learning hours

Guided learning hours are defined as all the times when a tutor, trainer or facilitator is present to give specific guidance towards the learning aim being studied on a programme. This definition covers lectures, tutorials and supervised study in, for example, open learning centres and learning workshops. It also includes assessment by staff where learners are present. It does not include time spent by staff marking assignments or homework where the learner is not present.

Unit aim

This gives a summary of what the unit aims to do.

Unit introduction [Units 4–8 only]

The unit introduction gives the reader an appreciation of the unit in the vocational setting of the qualification, as well as highlighting the focus of the unit. It gives the reader a snapshot of the unit and the key knowledge, skills and understanding gained while studying the unit. The unit introduction also highlights any links to the appropriate vocational sector by describing how the unit relates to that sector.

Learning outcomes

The learning outcomes of a unit set out what a learner is expected to know, understand or be able to do as the result of a process of learning.

Assessment criteria

The assessment criteria specify the standard that a learner must meet to demonstrate that a learning outcome has been achieved.

Unit content [Units 4–8 only]

The information below shows how the unit content is structured and gives the terminology used to explain the different components within the content.

- Learning outcome: this is shown in bold at the beginning of each section of content.

- Italicised sub-heading: it contains a key phrase or concept. This is content which must be covered in the delivery of the unit. Colons mark the end of an italicised sub-heading.

- Elements of content: the elements are in plain text and amplify the sub-heading. The elements must be covered in the delivery of the unit. Semi-colons mark the end of an element.

- Brackets contain amplification of content which must be covered in the delivery of the unit.

- 'eg' is a list of examples, used for indicative amplification of an element (that is, the content specified in this amplification could be covered or could be replaced by other, similar material).

Essential information for tutors

This section gives tutors information on delivery and assessment. It contains the following subsections.

- *Delivery* [Units 4–8 only] – gives further information about delivery. This section should be read in conjunction with the assessment criteria.

- *Assessment* - gives amplification about the nature and type of evidence that learners need to produce in order to achieve the unit. This section should be read in conjunction with the assessment criteria.

- *Essential resources* – identifies any specialist resources needed to allow learners to generate the evidence required for each unit. The centre will be asked to ensure that any requirements are in place when it seeks approval from Edexcel to offer the qualification.

- *Indicative resource materials* [Units 4–8 only]– gives a list of learner resource material.

BA029653 – Specification – Edexcel BTEC Level 3 Certificate/Diploma in Insurance Claims Handling (QCF) – Issue 1 – March 2012 © Pearson Education Limited 2012

8 Further information and useful publications

For further information, please call Customer Services on 0844 576 0026 (calls may monitored for quality and training purposes) or visit our website (www.edexcel.com).

Related information and publications (available on our website unless otherwise stated) include:

- *Equality Policy*

- *Information Manual* (updated annually)

- *Access Arrangements, Reasonable Adjustments and Special Consideration Recognition of Prior Learning Policy*

- *Quality Assurance Handbook* (updated annually).

Publications on the quality assurance of BTECs can be found on our website at www.edexcel.com/quals/BTEC/quality/Pages/documents.aspx.

Our publications catalogue lists all the material available to support our qualifications. To access the catalogue and order publications, please go to: www.edexcel.com/resources/publications/home.aspx.

9   Professional development and training

Edexcel supports UK and international customers with training related to BTEC qualifications. This support is available through a choice of training options offered in our published training directory or through customised training at your centre.

The support we offer focuses on a range of issues, including:

- planning for the delivery of a new programme

- planning for assessment and grading

- developing effective assignments

- building your team and teamwork skills

- developing learner-centred learning and teaching approaches

- building Functional Skills into your programme

- building in effective and efficient quality assurance systems.

The national programme of training we offer can be viewed on our website (www.edexcel.com/training). You can request customised training through the website or by contacting one of our advisers in the Training from Edexcel team via Customer Services to discuss your training needs.

Our customer service numbers are:

BTEC and NVQ	0844 576 0026
GCSE	0844 576 0027
GCE	0844 576 0025
The Diploma	0844 576 0028
DiDA and other qualifications	0844 576 0031

Calls may be monitored for quality and training purposes.

The training we provide:

- is practical – ideas are developed and applied

- is designed to be supportive and thought provoking

- builds on best practice.

10 Units

Unit 1: Introduction to the Insurance Industry

Unit 2: Claims Handling

Unit 3: Handling Claims for Specific Losses

Unit 4: Understanding Good Customer Service

Unit 5: Delivering Effective Customer Service

Unit 6: Planning for Self-Development in Customer Service

Unit 7: Providing Excellent Customer Service

Unit 8: Improving Customer Service

Unit 1:   Introduction to the Insurance Industry

Unit reference number: K/503/5568

QCF level: 2

Credit value: 6

Guided learning hours: 24

Unit aim

The unit gives learners an introduction to the insurance industry, including its purpose and nature, the legal and regulatory framework in which it operates, and the key principles of insurance.

Learning outcomes and assessment criteria

To pass this unit, the learner needs to demonstrate that they can meet all the learning outcomes for the unit. The assessment criteria determine the standard required to achieve the unit.

Learning outcomes	Assessment criteria
1 Know the purpose and nature of the insurance industry	1.1 Outline the concept of the transfer of risk
	1.2 Describe the roles played by the various parties involved in the insurance industry
	1.3 Identify the roles played by the insurance market associations and professional organisations within insurance

Learning outcomes	Assessment criteria
2 Understand the general principles of contract law	2.1 Explain the essential requirements concerning contract law
	2.2 Outline the concept of privity of contract
	2.3 Differentiate between expressed and implied conditions of a contract
	2.4 Outline the effects of legislation, case law and regulations concerning unfair contracts
	2.5 Identify factors that may make contracts void and/or voidable
	2.6 Outline the rules of interpretation when there are ambiguous terms within a contract
3 Know the regulatory requirements in the insurance industry	3.1 Describe the current structure of regulation
	3.2 Identify the requirements of the regulator
4 Understand the principles of insurance	4.1 Describe the principles of insurance
	4.2 Apply the principles of insurance to given situations
5 Understand the importance of customer service in claims handling	5.1 Explain the importance of customer service for ensuring customer retention in a competitive insurance industry
	5.2 Outline why good communication is important in claims handling
6 Know the requirements relating to data protection	6.1 Outline the extent and purpose of data protection laws and regulations
7 Understand the rights of recovery arising out of legal liability	7.1 Outline how liability may arise generally under the law of torts
	7.2 Explain how liability may arise specifically in the tort of negligence
	7.3 Explain how liability may arise specifically in the tort of nuisance

Essential information for tutors

Assessment

This unit will be assessed using an onscreen multiple-choice test, which is taken in PearsonVUE test centres.

For further information about the test, learners should visit the Chartered Institute of Loss Adjustors (CILA) website: www.cila.co.uk/certificate

Essential resources

Learners must have access to the e-learning materials published by CILA to prepare properly for the test. The materials are available at: mindhub.co.uk.

Unit 2:   Claims Handling

Unit reference number: M/503/5569

QCF level: 3

Credit value: 6

Guided learning hours: 24

Unit aim

This unit is aimed at people who work in claims handling within the insurance industry. It introduces learners to essential aspects of handling general insurance claims, including being aware of and detecting fraud indicators and other financial crimes associated with claims, and how to negotiate and settle claims.

Learning outcomes and assessment criteria

To pass this unit, the learner needs to demonstrate that they can meet all the learning outcomes for the unit. The assessment criteria determine the standard required to achieve the unit.

Learning outcomes	Assessment criteria
1 Understand requirements relating to financial crime	1.1 Explain the legal and regulatory requirements with regard to money laundering
	1.2 Explain 'fraud' in its current legal context
	1.3 Explain how to identify fraud indicators
2 Know the principles of negotiation in claims handling	2.1 Outline how to prepare for negotiation of a claim
	2.2 Describe how to negotiate a claim effectively
3 Understand mitigation of a loss	3.1 Explain the requirements of loss mitigation
4 Understand the requirements of claims validation	4.1 Explain how the cause of loss or damage can be validated
	4.2 Explain how the existence of an insured item can be validated
	4.3 Explain how the loss, damage and value of an item for which a claim has been made can be validated

Learning outcomes	Assessment criteria
5 Understand the effects on a claim of underinsurance	5.1 Explain how insurers deal with underinsurance 5.2 Apply 'average' to calculate settlement figures
6 Understand claims repudiation	6.1 Explain how, when appropriate, claims should be repudiated
7 Understand the importance of the insurance policy in claims handling	7.1 Explain the typical sections of an insurance policy 7.2 Explain the effects that general exclusions may have upon a claim 7.3 Explain how a gradually operating cause may affect a claim
8 Understand policy conditions and warranties	8.1 Explain the categories and effects of different conditions in insurance policies 8.2 Explain the purpose and possible effects of warranties upon a claim
9 Understand the perils commonly covered in general insurance	9.1 Identify the perils commonly covered in general insurance 9.2 Explain the cover provided for the perils commonly covered in general insurance policies
10 Understand policy requirements for the policyholder to take 'reasonable care'	10.1 Assess a loss situation to determine whether reasonable care has been taken by a policyholder

Essential information for tutors

Assessment

This unit will be assessed using an onscreen multiple-choice test, which is taken in PearsonVUE test centres.

For further information about the test, learners should visit the Chartered Institute of Loss Adjustors (CILA) website: www.cila.co.uk/certificate

Essential resources

Learners must have access to the e-learning materials published by CILA to prepare properly for the test. The materials are available at: mindhub.co.uk.

Unit 3: Handling Claims for Specific Losses

Unit reference number: H/503/5570

QCF level: 3

Credit value: 6

Guided learning hours: 24

Unit aim

This unit is aimed at people who work in claims handling within the insurance industry. It gives learners the knowledge and understanding they need to handle specific types of policy claims and to deal with surge conditions and catastrophe situations.

Learning outcomes and assessment criteria

To pass this unit, the learner needs to demonstrate that they can meet all the learning outcomes for the unit. The assessment criteria determine the standard required to achieve the unit.

Learning outcomes	Assessment criteria
1 Know how the reserve for a personal injury liability claim may be assessed	1.1 State how damages may be estimated 1.2 Outline how to estimate a claimant's costs
2 Understand civil procedure rules in claims handling	2.1 Explain the objectives and requirements of the civil procedure rules
3 Know the issues involved in arranging alternative accommodation in a loss situation	3.1 Explain the considerations to be taken into account when alternative accommodation may be arranged 3.2 Identify factors which would render a property uninhabitable 3.3 Identify the scope and limitations for alternative accommodation provided in a loss situation

Learning outcomes	Assessment criteria
4 Understand how a claim for damage to building structures may be dealt with	4.1 Identify the principal elements of a construction 4.2 Explain how damage can occur to constructions 4.3 Assess a loss situation involving building structures to determine the settlement to be made
5 Know the duties and obligations that may arise under Construction (Design and Management) Regulations	5.1 Outline the functions of the various parties to the construction process 5.2 State the purpose and requirements of the Construction (Design and Management) Regulations
6 Understand how a claim for 'business interruption' may be dealt with	6.1 Explain considerations to be taken into account when dealing with a business interruption loss 6.2 Explain how to calculate the amount payable for a business interruption claim
7 Understand how surge conditions and catastrophe situations may be dealt with	7.1 Explain the considerations to be taken into account when taking initial measures in a catastrophe situation 7.2 Explain the role of mitigation contractors in a catastrophe situation 7.3 Explain the specific considerations when provision of alternative accommodation is required in a catastrophe situation 7.4 Summarise the information needed by insurers in monitoring a catastrophe situation

Essential information for tutors

Assessment

This unit will be assessed using an onscreen multiple-choice test, which is taken in PearsonVUE test centres.

For further information about the test, learners should visit the Chartered Institute of Loss Adjustors (CILA) website: www.cila.co.uk/certificate

Essential resources

Learners must have access to the e-learning materials published by CILA to prepare properly for the test. The materials are available at: mindhub.co.uk.

Unit 4: Understanding Good Customer Service

Unit code: Y/602/1353

QCF level: 2

Credit value: 6

Guided learning hours: 40

Unit aim

This unit aims to provide learners with knowledge of customers and their customer service expectations. Learners will develop knowledge of the part that customer service practitioners are expected to play in delivering customer service within organisations, best practice in the delivery of customer service and the impact legislation and regulation have on customer service.

Unit introduction

This unit aims to develop and broaden the learner's understanding of customer service. Learners will look into the different types of internal and external customer and the specific needs that each may have.

Learners will develop their knowledge of their organisation's services and products and gain a broad understanding of typical customer service problems they may encounter and how best to deal with them. They will also look at how external factors such as legislation can affect the service offered. It is also important to understand how organisations set internal policies and procedures to ensure that customer service standards are maintained by staff.

Learning outcomes and assessment criteria

In order to pass this unit, the learner needs to demonstrate that they can meet all the learning outcomes for the unit. The assessment criteria determine the standard required to achieve the unit.

On completion of this unit a learner should:

Learning outcomes	Assessment criteria
1 Know the characteristics of customers and their expectations	1.1 Identify the differences between internal and external customers
	1.2 Describe the connection between customer expectations and customer satisfaction in customer service
	1.3 Outline the main characteristics of typical customers
	1.4 Identify aspects of customer service that may exceed customer expectations
	1.5 Identify aspects of customer service that could fall short of customer expectations
2 Know how customer service is delivered in organisations	2.1 Identify the different responsibilities of people involved in the delivery of customer service
	2.2 Identify the different job roles involved in the delivery of customer service
	2.3 State the kinds of information needed to deliver good customer service
	2.4 Identify common sources of information that customer service practitioners can use to find information about organisations
	2.5 Explain how customers' service experience is affected by the way customer service practitioners behave
	2.6 Outline typical customer service problems
	2.7 Identify to whom customer service problems should be reported

Learning outcomes	Assessment criteria
3 Know customer service practices and procedures	3.1 Describe why teamwork is essential to good customer service practice
	3.2 Identify organisational practices and procedures that relate to customer service work
	3.3 Describe why organisational procedures are important to good customer service
	3.4 State when customer service issues should be referred to someone in authority
	3.5 State how to refer customer service issues to someone in authority
	3.6 Outline how customer service practitioners protect the security of customers and their property
	3.7 Outline how customer service practitioners protect the security of information about customers
4 Know legislation and external regulations that relate to customer service	4.1 Identify health and safety responsibilities relating to customer service work
	4.2 Outline the responsibility of customer service practitioners to treat customers equally
	4.3 Outline requirements relating to the protection of customer data
	4.4 Outline requirements relating to the confidentiality of organisational data
	4.5 Outline how legislation affects customer service work
	4.6 Outline how external regulations affect customer service work

Unit content

1 **Know the characteristics of customers and their expectations**

Internal customers: colleagues; supervisors; staff; suppliers; agents; staff teams

External customers: existing; new; individuals; groups; businesspeople; non-English speaking; different ages; different cultures; gender; families; with special needs (visual, hearing, mobility impairments)

Differences: internal (working for same organisation, suppliers, agents); external (purchasers, buying goods/service)

Customer expectations and satisfaction: definition of customer service; identifying customer needs; value for money; accuracy and reliability; providing information and advice; providing assistance and help; organisational targets; dealing with special needs; dealing with problems; health and safety; security

Typical customers: main characteristics (purchasing goods/services, needing goods/service, seeking advice, having problems, making queries)

Exceeding customer expectations: value for money; providing information and advice quickly; providing additional help and assistance; dealing promptly with problems; discounts; offer of additional products or services; exceptional help and assistance for customers with special requirements

Falling short of customer expectations: unable to meet expectations; unable to deliver on promise; lack of communication; rude; talking to others; lack of care; no explanation

2 **Know how customer service is delivered in organisations**

Responsibilities: supervisor (training, assessing, day-to-day responsibility, supervision, source of help, dealing with queries/problems); line manager (supervision, greater responsibility, greater authority, source of information, checking, audit)

Customer service roles: receptionist; contact centre worker; shop assistant; delivery driver; staff not offering direct customer service (cleaners, gardeners, engineers); entrance supervisors; account manager

Information: types (informative, instructive, directive, pictorial, warning, safety); sources (brochures, leaflets, intranet, internet, web pages, colleagues, managers, supervisors, customers, trade organisations, press, log of customer queries)

Behaviour: showing concern (showing customer you empathise with them, expressing sympathy, offering to deal with problem immediately, letting customer know you care); listening (nodding, saying yes, repeating what customer says to check understanding); positive body language (smile, handshake, eye contact, position of arms, position of feet, facial expression, tone of voice, stance, nodding, positive listening, steepling fingers, personal space); identifying the reason(s) for dissatisfaction (faulty goods, non delivery of goods/service, not up to customer expectations, unable to meet expectations, unable to deliver on promise, lack of communication, rude, talking to others, lack of care, no explanation); apologising (sorry, explaining reasons, offering to correct fault, offering to put right the problem, offering refunds, offering new product); remaining calm and in control (not losing temper, reassuring the customer you are doing all you can to help, ignore distractions); consulting a supervisor if needed; solving the problem; agreeing solution with customer; ensuring action taken; recording details; effect on customer of behaviour (they see you care, you are taking their problem seriously, retaining goodwill, appearing professional); effects (causing offence, not meeting customer expectations, disappointing customers, customer complaints, losing customer loyalty)

Typical customer service problems: complaints; faults; deliveries; not fit for purpose; poor service from internal customers; credit issues; card issues

Reporting customer service problems: to supervisor; to suppliers; to customer service department; to management; to person responsible for problem; to persons able to resolve the problem

3 **Know customer service practices and procedures**

Teamwork: to customer (consistent service, effective cover for absences, support of different skills, ability to meet customer expectations by working together); to organisation (cross-fertilisation of ideas, consistency, effective cover for absences); to self (help, support, using expertise/experience of team members, impact on motivation)

Practices and procedures: keeping accurate records; answering telephones in a professional manner; appropriate staff appearance and dress; dealing with enquiries; handling financial transactions; refunds policy; medical emergencies; complaint handling; contractual agreements with customers; dealing with offensive behaviour

Importance: ensuring consistent and reliable service; compliance with legal obligations; enhanced reputation; customer satisfaction; efficient operation of organisation; corporate identity

Referring to someone in authority: when (outside own expertise, outside own authority, seeking advice, unable to deal with customer); how (face to face, in writing, telephone, text, email)

Security of customers and their property: company liability for accidents; for faulty goods; for ineffective service; for loss or damage whilst in organisation's care; duty of care to customer; keeping correct records of customers' property; compliance with health and safety laws (safety of premises, holes in flooring, loose fittings, open wiring, wet floors); ensuring safety of equipment (disconnecting before working on it, disconnecting if faulty, using manufacturer's instructions, safety checks in line with manufacturer's instructions, being trained in proper use); ensuring hygienic work practice (washing hands and fingernails, keeping surfaces clean, use of hair nets/caps, washing crockery, cutlery and pots at correct temperature, use of correct chopping boards, cooking at correct temperature); security alert (taking messages, evacuation procedure, meeting points); compliance with Health and Safety at Work Act (everyone's responsibility, identifying where customers could be injured, risk analysis, informing people of dangers, signs on wet floors); compliance with fire regulations (exits signed, location of fire extinguishers, fire practice, evacuation procedure, meeting points); bomb alert (taking messages, evacuation procedure, meeting points)

Security of customer information: address; telephone number security is protected; spending patterns; debt; credit and debit card details; secure site for card use; details of purchases; data protection (follow requirements of Data Protection Act, written documents locked away, access limited to authorised persons, password for access to computer information, only recording relevant information, not passing information to unauthorised third parties, checking authority)

4 **Know legislation and external regulations that relate to customer service**

Health and safety: compliance with Health and Safety at Work Act (everyone's responsibility, identifying where customers could be injured, risk analysis, informing people of dangers, signs on wet floors); compliance with fire regulations (exits signed, location of fire extinguishers, fire practice, evacuation procedure, meeting points); bomb alert (taking messages, evacuation procedure, meeting points); Control of Substances Hazardous to Health Regulations 1994 (safe handling of chemicals, protective clothing must be worn); compliance with Health and Safety (Display Screen Equipment) Regulations

Treating customers equally: equal opportunities (treating everyone as equal, making allowances for customers with disability, treating both genders equally); racial and gender discrimination (not discriminating because of race, or sexual orientation); disability discrimination (access, 'seeing the person, not the disability', induction loops); diversity; avoiding assumptions; compliance with equalities legislation with regard to people with disability (unlawful to treat people with disabilities less favourably for a reason related to their disability, requirement to make 'reasonable adjustments' for people with disabilities); compliance with Race Relations Act (protection against discrimination on the grounds of race, colour, nationality, ethnic and national origin in the fields of employment, the provision of goods and services, education and public functions); compliance with Sex Discrimination Act (protection against discrimination on the grounds of sex, marital status, gender reassignment); compliance with Equality Act 2010

Importance of confidentiality: customer data (address, telephone number, spending patterns, debt, credit and debit card details, details of purchases, use to criminals, use to fraudsters, use to competitors); organisational data (sales figures, profit margins, use to competitors; use to criminals); staff data (addresses, home telephone numbers, use by criminals, head-hunters, fraudsters); compliance with Data Protection Act (written documents kept under lock, access limited to authorised persons, password for access to computer information, only recording relevant information, not passing information to unauthorised third parties, checking authority)

Legislation: Financial Services and Markets Act 2000 (customers protected against misselling, protection against fraud, seven-day opt out from agreement clause); Trade Descriptions Act 1968 (goods must be fit for purpose, sales staff must give accurate descriptions, services must be as described); Control of Substances Hazardous to Health Regulations 1994 (safe handling of chemicals, protective clothing must be worn); Working Time Directive 1999 (limited 48 hours a week); working with computers (ergonomic seating, required breaks, need for eye tests); Consumer Credit Act 1974 (14-day opt-out clause for customers, protection for customer if supplier fails to deliver goods/services); Consumer Protection (Distance Selling) Regulations 2000 (give consumers clear information on details of the goods or services offered, delivery arrangements and payment, the supplier's details, the consumer's cancellation right before they buy, cooling-off period of seven working days, providing information in writing); Supply of Goods and Services Act 1982 (carrying out a service with reasonable care and skill within a reasonable time at no more than a reasonable charge, compensation for failure to carry out contract, goods supplied must be as described, of satisfactory quality and fit for purpose); Equality Act 2010; Race Relations Act (protection against discrimination on the grounds of race, colour, nationality, ethnic and national origin in the fields of employment, the provision of goods and services, education and public functions); Health and Safety (Display Screen Equipment) Regulations; equalities legislation with regard to people with disability (unlawful to treat people with disabilities less favourably for a reason related to their disability, requirement to make 'reasonable adjustments' for people with disabilities); Sex Discrimination Act (protection against discrimination on the grounds of sex, marital status, gender reassignment)

Effect of external regulations: organisational procedures (keeping records, dealing with enquiries, handling financial transactions, refunds policy, contractual agreements with customers); trade body codes of conduct (Institute of Customer Service, ABTA, Financial Service Authority); meeting National Occupational Standards (Institute of Customer Service, NVQs); effects (pressures on time, increasing costs, increasing levels of professionalism, protecting organisation from litigation, maintaining company image, meeting legal requirements, maintaining up-to-date records)

Essential guidance for tutors

Delivery

This unit should be delivered in a way that develops knowledge and understanding of what constitutes good customer service. Learners should know and understand customer expectations of good customer service, including product knowledge and procedures.

Learners should be encouraged to engage with customers, employers and, where possible, other employees to gain knowledge and understanding of good customer service.

Perspectives on good customer service gained through engaging with customers, employers and employees, rather than through a purely theoretical context, are key. This should be made possible by learners serving customers and working with other customer service deliverers, where possible, and through the use of guest speakers and video/CD training programmes.

This unit could be delivered through distance learning. However, this will involve additional, and different, considerations, such as planning, and other measures to ensure learners can gain the required knowledge and understanding.

Assessment

This unit will be assessed through an onscreen multiple-choice test, administered in a PearsonVUE test centre.

Essential resources

There are no special resources needed for this unit.

Indicative resource materials

Textbooks

Bradley S – *S/NVQ Level 2 Customer Service* (Heinemann, 2007)
ISBN 139780435465292

Carlaw P & Deming VK – *The Big Book of Customer Service Training Games* (McGraw Hill, 2007) ISBN 139780077114763

Leland K and Bailey K – *Customer Service for Dummies* (John Wiley & Sons, 2006) ISBN 139780471768692

Timm P – *Customer Service: Career Success Through Customer Loyalty* (Prentice Hall, 2010) ISBN 139780135063972

Journal

Customerfirst (Institute of Customer Service)

Websites

Council for Administration   www.cfa.co.uk

Institute of Customer Service   www.instituteofcustomerservice.com

Unit 5: Delivering Effective Customer Service

Unit code:	**A/602/1359**
QCF level:	**2**
Credit value:	**4**
Guided learning hours:	**25**

Unit aim

This unit aims to develop learners' understanding of the importance of effective and reliable customer service. Learners will develop knowledge of appropriate behaviour when delivering effective customer service and of how to ensure that the customer service is reliable.

Unit introduction

In this unit learners will develop knowledge and understanding of customer service and their ability to deal with customers in an effective and reliable way. The unit also emphasises the importance of knowing how to address customers in an appropriate manner and of using positive body language.

The unit will help learners to understand the importance of being honest with customers and of ensuring that any promises made will be kept or an adequate explanation will be given to the customer. This unit also helps learners to identify the limits of their authority and how to deal with dissatisfied customers.

Learning outcomes and assessment criteria

In order to pass this unit, the learner needs to demonstrate that they can meet all the learning outcomes for the unit. The assessment criteria determine the standard required to achieve the unit.

On completion of this unit a learner should:

Learning outcomes	Assessment criteria
1 Know how to deliver reliable customer service	1.1 Outline how to prepare to deal with customers
	1.2 Identify how to make realistic customer service promises to customers
	1.3 Describe how to ensure promises made to customers balance the needs of organisations and customers
	1.4 Describe how to inform customers when promises cannot be kept due to unforeseen circumstances
	1.5 Outline how to keep customers informed to support reliable customer service
	1.6 Match characteristics of different customers to different customer service expectations
	1.7 Identify poor customer service
	1.8 Outline how poor customer service could be improved
2 Know how to behave towards customers	2.1 Outline appropriate ways to greet customers
	2.2 Describe how to appear positive to customers at all times
	2.3 Describe how to show customers respect under any circumstances
	2.4 State how to complete communication with customers
	2.5 Identify positive body language
	2.6 Identify negative body language

Learning outcomes	Assessment criteria
3 Know how to deal with customers' queries, requests and problems	3.1 Describe how to deal with queries and requests from customers
	3.2 Identify the limitations of roles of customer service practitioners
	3.3 Identify who is able to provide assistance to customer service practitioners
	3.4 Identify how to recognise problems from what customers say or do
	3.5 Describe how to speak to dissatisfied customers
	3.6 Identify types of behaviour that may make problems worse
	3.7 Outline good practice procedures that should be followed when dealing with customer-related issues

Unit content

1 Know how to deliver reliable customer service

Preparing to deal with customers: preparing work area (clean, tidy, safe, well lit, well stocked, sufficient resources, information at hand, appropriately dressed)

Realistic promises: within authority; within ability to deliver; knowing you can deliver; knowing delivery dates; availability of goods

Balancing needs: customer expectations (good service, prompt service, goods and services being fit for purpose); expectations of organisation (minimising costs, maximising profits, maintaining reputation, delivering effective customer service); ability to deliver; offering alternatives; acceptability of alternatives; constraints of delivery dates

Informing customers: of broken promises (telephone, face to face, written, electronic messaging, follow-up); passing them on to other people/organisations (telephone, face to face, written, electronic messages, person with authority); apologising (saying sorry, explaining reasons, offering to correct fault, offering to put right the problem, offering refund, offering new product)

Different customer service expectations: relating to age (more formal service, need to update technology, discounts, youthful service, use of language); relating to culture (difference in expectations, unfamiliar with local culture, cultural signs, handshake, position of feet, role of women, use of language); relating to personality (quiet, outgoing, insecure, shy, fear of ridicule, lacking confidence, dour); relating to image of organisation (expensive, inexpensive, world class standards, highest standard, cheap and cheerful, 'pile 'em high – sell 'em cheap'); relating to special requirements (autism spectrums, Aspergers, disability); public image of owner; relating to residential/non-residential (local customers, customers from other towns, other countries, delivery problems, hotel guests, visitors); relating to lifestyle (trendy, traditional, dinkies, avant garde, family, carer); relating to disposable income (high, low, money rich-time poor, time rich-money poor, family); relating to social class (economic grouping A, B, C1, C2, D, E, rich, poor, working class, middle class, middle England)

Poor customer service: customers not understanding your correspondence; not speaking clearly on the telephone; being slow to respond to customer requests; not having sufficient stock; ignoring customers; talking to colleagues when customers are waiting; not showing you care about the customer's queries; not being able to deliver on promises made; unable to meet expectations; lack of communication; rude; talking to others; lack of care; no explanation

Improving customer service: identifying poor customer service; better communication (in writing, telephone, text, email, face to face); more positive body language; better procedures; efficient procedures; quicker; customer focused; less referral of queries to management/supervisor; better administration; less paperwork; more accurate provision of information; effect of others (customer, colleagues, supervisor, management, competitors)

2 **Know how to behave towards customers**

Greeting customers: eye contact; appropriate greeting; tone of voice; offering assistance; positive body language; appropriate form of address; use of customer's name

Being positive towards customers: using their name; sir/madam; not disagreeing; meeting their needs; being polite; offering assistance

Showing respect to customers: using their name; sir/madam; not disagreeing; being polite; showing respect under any circumstances (quiet period, busy period, when staff missing, interruptions, resources not available, supervisor/line manager/senior staff not available)

Completing communication: thanking customer; tone of voice; positive body language; appropriate form of address; use of customer's name; offering further assistance; confirmation of service

Body language: positive (smile, handshake, eye contact, open position of arms, smiling at customer, looking at customer, friendly tone of voice, calm tone of voice, positive listening); negative (scowling, lack of eye contact, folded arms, arms on hips, looking tired, talking to others, sighing, scratching)

3 **Know how to deal with customers' queries, requests and problems**

Dealing with queries and requests: customers (external, internal, colleagues, management); being prompt; keeping customers informed; being positive; using customer's names; being polite; sir/madam; not disagreeing; understanding needs; meeting their needs; benefits of alternatives

Limits of authority: receptionist (passing on messages, directing customers to right person, keeping customer informed, limit of authority when dealing with queries, knowing what supervisor can do to help customer); contact centre operative (passing to supervisor, limit of authority when dealing with queries, knowing what supervisor can do to help customer); service deliverer (limited authority on amounts to refund, limited authority to offer free courses or wine, need to check with line manager); line manager/supervisor (greater authority to authorise refunds, can authorise discounts or free goods, supervising staff at lower level, ensuring policies and procedures are carried out); management (control of branch, authorising exceptional changes to procedures and policies)

Authorising improvements: senior management (change policies, improving procedures)

Obtaining help and information: from line manager; from colleagues; from senior management*;* from suppliers; from customers; from brochures; from the internet

Recognising a problem: tone of voice; negative body language; negative facial expression; type of language used; agitated customers; delivery dates; failure of supplier

Speaking to dissatisfied customers: being polite; being reassuring; explaining problem; being seen to act; showing empathy

Making problem worse: ignoring customer; arguing; disagreeing; negative body language; negative facial expressions; negative tone of voice

Organisational procedures: policies and procedures for security of personnel; data; equipment; premises; visitors; confidentiality; dealing with emergencies; existing or potential security risks; limits of own responsibility; reporting promptly and accurately to line manager; policies on customer service (customer service policy, refunds policy, staff-development policy, organisational chart, codes of conduct); procedures laid down by organisations (returns procedure, refund procedure, dealing with complaints); customer service practice within organisations (when procedures are followed to detriment of customer service, when procedures are not followed to benefit of customer service); procedures for providing feedback to management (telephone, face to face, written, electronic messaging, chasing up queries, staff meetings)

Essential guidance for tutors

Delivery

This unit should be delivered in a way that develops knowledge and understanding of how to deliver effective customer service. Learners should know and understand appropriate behaviour to use with customers and how to deal with customer queries, requests and problems.

Learners should be encouraged to engage with customers, employers and, where possible, other employees to gain knowledge and understanding of good customer service.

Perspectives on the delivery of effective customer service gained through engaging with customers, employers and employees, rather than through a purely theoretical context, are key. This should be made possible by learners serving customers and working with other customer service deliverers, where possible, and through the use of guest speakers and video/CD training programmes.

This unit could be delivered through distance learning. However, this will involve additional, and different, considerations, such as planning, and other measures to ensure the learners can gain required knowledge and understanding.

Assessment

This unit will be assessed through an onscreen multiple-choice test, administered in a PearsonVUE testing centre.

Essential resources

There are no special resources needed for this unit.

Indicative resource materials

Textbooks

Bradley S – *S/NVQ Level 2 Customer Service* (Heinemann, 2007)
ISBN 139780435465292

Carlaw P & Deming PK – *The Big Book of Customer Service Training Games* (McGraw Hill, 2007) ISBN 139780077114763

Leland K and Bailey K – *Customer Service for Dummies* (John Wiley & Sons, 2006) ISBN 139780471768692

Timm P – *Customer Service: Career Success Through Customer Loyalty* (Prentice Hall, 2010) ISBN 139780135063972

Journal

Customerfirst (Institute of Customer Service)

Websites

Council for Administration   www.cfa.co.uk

Institute of Customer Service   www.instituteofcustomerservice.com

BA029653 – Specification – Edexcel BTEC Level 3 Certificate/Diploma in Insurance Claims Handling (QCF) –
Issue 1 – March 2012 © Pearson Education Limited 2012

Unit 6: Planning for Self-development in Customer Service

Unit code:	T/602/1361
QCF level:	2
Credit value:	3
Guided learning hours:	20

Unit aim

This unit aims to give learners the required knowledge to aid development in customer service. In this unit, learners will learn how to improve personal performance in customer service and how to develop customer service skills.

Unit introduction

This unit is designed to develop learners' customer service skills. Learners are expected to reflect on their experience and knowledge, both as a deliverer and as a recipient of customer service. Learners are required to produce a personal development plan. Delivering this unit at the beginning of the programme is important so that learners are able to review their development throughout the programme.

Learning outcome 2 should be completed towards the end of the learner's programme when they are in a position to review their progress and improved customer service skills. This could be included in a staff appraisal. Learners should have become aware of the need to continually develop their customer service skills throughout their career and have learned how to complete a Continuous Professional Development Plan (CPD). They will also have identified sources of information which will help them to develop their customer service skills.

Learning outcomes and assessment criteria

In order to pass this unit, the learner needs to demonstrate that they can meet all the learning outcomes for the unit. The assessment criteria determine the standard required to achieve the unit.

On completion of this unit a learner should:

Learning outcomes	Assessment criteria
1 Know how to improve personal performance in customer service	1.1 Identify common strengths and weaknesses for customer service practitioners
	1.2 Identify common development needs for customer service practitioners
	1.3 State how to draw up development objectives to improve performance in customer service roles
	1.4 Outline how experiences of customer service can help to develop customer service performance
	1.5 Identify appropriate people to give feedback on customer service performance
	1.6 Outline the process of reviewing and updating customer service personal development plans
	1.7 Describe the value of discussing personal customer service learning with others

Learning outcomes	Assessment criteria
2 Know how to develop customer service skills	2.1 Outline development activities that could form part of a personal development plan
	2.2 Outline how to review personal strengths and development needs to aid personal development in customer service
	2.3 Outline how to obtain feedback from others to aid personal development in customer service
	2.4 Describe how to respond to feedback to aid personal development in customer service
	2.5 State common sources of information that can be used to extend knowledge of organisations' products and services
	2.6 Identify sources of information on customer service knowledge and skills that can help customer service practitioners to develop

Unit content

1 **Know how to improve personal performance in customer service**

Common strengths and weaknesses: strengths (product knowledge, experience as customer, experience in customer service, ability, qualifications, friendly, helpful personality); weaknesses (lack of product knowledge, inappropriate qualifications, shy of customers, lack of confidence)

Common development needs: qualifications; experience; on the job training; better product knowledge; gain confidence; new experiences

Drawing up development objectives: identifying strengths and weaknesses; developing strengths; identifying ways to overcome weaknesses; training courses; gaining a National Vocational Qualification (NVQ); continuous professional development plan; timeframe; identifying who can help

Effect of experience on development: delivering customer service (more confidence, better product knowledge, better knowledge of procedures); as a customer (effective service, better able to meet needs, expert advice, quicker service)

Obtaining feedback from appropriate people: line manager; buddy; supervisor; customer; supplier; assessor; tutor; appraisals

Reviewing and updating personal development plan: planned review dates; appraisal; regular checks to update; planned assessments for NVQ; review with assessor/tutor

Discussing learning: with others (line managers, mentors, others doing similar jobs, colleagues, buddy, tutor, assessor, internal verifier); benefits (ensuring accuracy of knowledge, learning from others, checking understanding, achieving qualification)

2 **Know how to develop customer service skills**

Development activities: appraisal; progress review with line manager; attending training courses; completion of NVQ portfolio; textbooks and videos; reading *Customerfirst* journal

Reviewing development needs: discussing with appropriate people (assessor, colleagues, line manager, supervisor, mentor); appraisals; tutorials; better customer service feedback; more confidence; better product knowledge; progress towards qualification; completion of NVQ portfolio

Feedback: useful (able to use in development plan, able to identify progress in own development); constructive comments (from colleagues, supervisor, customers, assessor); progress with qualifications; sources (from customers, from managers, from colleagues, staff appraisal, comment cards); methods of obtaining feedback (asking for feedback, appraisal, comments from assessor)

How to respond to feedback: response to customers (more experience, more knowledge, better customer service, more confident, repeat customers); response to colleagues (being able to offer more help, more confident service, needing less supervision, giving colleagues confidence to work with, being able to allow more responsibility); response to management (effective employee, increase in customer satisfaction, increase in sales, allowing more responsibility)

Common sources of information: organisations' services and products (internal organisational updates, updates from suppliers, updates from other external customers, company web pages, internal colleagues, managers); knowledge and skills (textbooks, *Customerfirst* journal, customer service videos, web pages, trade publications, Institute of Customer Service, managers, mentors)

Essential guidance for tutors

Delivery

This unit should be delivered in a way that develops knowledge and understanding of how to develop customer service skills. Learners will develop a personal continuous development plan (CPD) aimed at improving their customer service skills.

Learners should be encouraged to engage with customers, employers and, where possible, other employees to gain knowledge and understanding to further their development of effective customer service skills.

Perspectives on improving customer service skills gained through engaging with customers, employers and employees, rather than through a purely theoretical context, are key. This should be made possible by learners serving customers and working with other customer service deliverers and through discussions with their line manager.

This unit could be delivered through distance learning. However, this will involve additional, and different, considerations, such as planning, and other measures to ensure learners can gain the required knowledge and understanding.

Assessment

This unit will be assessed through an onscreen multiple-choice test, administered in a PearsonVUE testing centre.

Essential resources

There are no special resources needed for this unit.

Indicative resource materials

Textbook

Bradley S – *S/NVQ Level 2 Customer Service* (Heinemann, 2007)
ISBN 139780435465292

Journal

Customerfirst (Institute of Customer Service)

Websites

Council for Administration   www.cfa.co.uk

Institute of Customer Service   www.instituteofcustomerservice.com

Unit 7: Principles of Personal Responsibilities and How to Develop and Evaluate Own Performance at Work

Unit code: D/601/7644

QCF level: 3

Credit value: 4

Guided learning hours: 32

Unit aim

This unit is about understanding one's own responsibilities for action in a business environment, including legislative and contractual responsibilities and ways of managing and evaluating own work effectively.

Unit introduction

This unit provides an opportunity for learners to understand their own responsibilities in a work environment. It is important for learners to understand the business environment in which they work, particularly in relation to organisational procedures. In this unit, learners will examine the legal responsibilities of both the employer and employee in matters relating to health, safety and security of the work environment, maintaining the safety of equipment and working areas, and preventing risks to themselves and others.

All employees should have a good understanding of contracts of employment. Learners will examine a contract of employment to develop their understanding of the various clauses usually contained within a contract, and will gain an understanding of employment legislation relating to equal opportunities issues of equality and diversity, and employee rights and responsibilities.

Understanding how to manage own work is a key aspect of administrative work. It is important for learners to appreciate the implications of planning and prioritising work to meet deadlines, and keeping others informed of progress. Learners will explore ways of planning own work and dealing with pressure at work. They will investigate how to evaluate their own performance, and through receiving feedback, recognise where improvements are needed to develop skills to take on new responsibilities. This will go on to research the types of career pathways and roles open to them.

Learners will also consider the types of problems that may arise at work and ways these can be resolved through using a decision-making approach. Finally, learners will examine the key stages in the decision-making process and their role in it.

Learning outcomes and assessment criteria

In order to pass this unit, the learner needs to demonstrate that they can meet all the learning outcomes for the unit. The assessment criteria determine the standard required to achieve the unit.

On completion of this unit a learner should:

Learning outcomes	Assessment criteria
1 Understand the employment rights and responsibilities of the employee and employer and their purpose	1.1 Identify the main points of contracts of employment and their purpose
	1.2 Outline the main points of legislation affecting employers and employees and their purpose, including anti-discrimination and entitlement legislation
	1.3 Identify where to find information on employment rights and responsibilities, both internally and externally
	1.4 Explain the purpose and functions of representative bodies that support employees
	1.5 Explain employer and employee responsibilities for equality and diversity in a business environment
	1.6 Explain the benefits of making sure equality and diversity procedures are followed in a business environment
2 Understand the purpose of health, safety and security procedures in a business environment	2.1 Explain employer and employee responsibilities for health, safety and security in a business environment
	2.2 Explain the purpose of following health, safety and security procedures in a business environment

Learning outcomes	Assessment criteria
3 Understand how to manage own work	3.1 Explain the reasons for planning and prioritising own work
	3.2 Identify ways of planning and prioritising own work
	3.3 Explain the purpose of keeping other people informed about progress
	3.4 Describe methods of dealing with pressure in a business environment
4 Understand how to evaluate and improve own performance in a business environment	4.1 Explain the purpose of continuously evaluating and improving own performance in a business environment
	4.2 Describe ways of evaluating and improving own performance in a business environment
	4.3 Explain the purpose of encouraging and accepting feedback from others
	4.4 Explain different types of career pathways and roles available
5 Understand the types of problems that may occur with own work and how to deal with them	5.1 Describe the types of problems that may occur with own work
	5.2 Explain ways of dealing with problems that may occur with own work
	5.3 Explain how and when to refer problems to relevant colleagues
6 Understand the decision-making process	6.1 Explain key stages in the decision-making process
	6.2 Explain the purpose of not exceeding own limits of authority in making decisions

Unit content

1 **Understand the employment rights and responsibilities of the employee and employer and their purpose**

Contract of employment: main points (pay, working hours, holidays, sickness, notice period, pension scheme); purpose (an agreement between an employer and an employee which sets out their employment rights, responsibilities and duties, shows acceptance of the job on the terms offered by the employer; to cut out any disputes with the employer at a later date, to help understand employment rights, both employer and employee are bound to the employment contract until it ends or until the terms are changed)

Main legislation affecting employers: equal opportunities legislation; Sex Discrimination Act 1975/86 (unlawful for employers to discriminate on the grounds of gender or marriage); The Race Relations Act 1976 (unlawful to discriminate, either directly or indirectly, on the grounds of race, colour, nationality and ethnic or national origins, this applies to a person who is an employee and also to any person who is a job applicant); direct discrimination (when a person is treated less favourably than another in relation to recruitment, selection, training, promotion, selection for redundancy, because of their race, colour, nationality or ethnic origin); indirect discrimination (where a person of a certain race, colour, nationality or ethnic origins cannot comply with an unjustifiable requirement imposed by an employer, which in practice can be met by a smaller proportion of that ethnic group); Equality Act 2010 (for employers who employ 15 or more staff, unlawful to discriminate against current or prospective workers or customers who have a disability or who have had a disability in the past, employer also has a duty to make reasonable adjustments to either the workplace, workstation or working environment to help the disabled person cope with their disability); Working Time (Amendment) Regulations 2007 (established the basis for paid annual leave); Equal Pay Act 1970 (jobs where the work is of 'equal value' must be paid at the same rate for men and women); Employment Equality (Age) Regulations 2006 (provide for a default retirement age of 65, statutory right for individuals to request postponement of retirement beyond the age of 65 – requests which the employer must consider)

Main legislation affecting employees: rights to time off (annual leave, paternity/maternity leave, absences, sickness and statutory sickness pay, trade union or staff association representation); working hours; flexible working; minimum wage; redundancy; unfair dismissal; grievance procedure; exemptions (some exemptions exist for very specific situations); terms and conditions of their employment (written statement of key terms and conditions within two months of starting work, providing the contract is to last for more than one month); Employment Act 2002 (to help parents balance work and family commitments)

Internal sources of information and support: staff manual/hand book, trade unions, staff associations; sources of help (line manager, organisation's human resources staff, organisation's grievance procedures); main representative bodies (trade unions, staff associations)

External sources of information and support: Advisory Conciliation and Arbitration Service (ACAS), Business Link, The Work Foundation, Department for Business, Innovation and Skills (BIS); sources of employment rights information (government websites, ACAS website, Citizens Advice Bureau)

Role of employees' representative bodies: to negotiate terms of employment; to protect interests of employees; to provide legal assistance and advice to employees; purpose (to receive and give information to management, to pass on information within the workforce, to be available for consultation by management over certain workplace matters); importance (to create an atmosphere of mutual trust between employees and management, improve workplace relations)

Employer responsibilities for equality and diversity: policies and procedures; The Equality and Human Rights Commission (EHRC) (promotes equality and to tackle and eliminate discrimination in relation to gender, gender reassignment, religion, belief, disability, sexual orientation, age or race, and to promote human rights)

Employee responsibilities for equality and diversity: liability for causing offence; sensitivity to people's individual needs (observation, listening, checking particular requirements in advance – diet, mobility); respect for others' abilities, background, values, customs and beliefs (open mindedness, learning about different cultures, avoiding assumptions over customs and beliefs, building working relationships through focusing on shared objectives)

Benefits of equality and diversity procedures: benefits to employees (improved staff morale, staff know they are being treated fairly); benefits to organisation (range of perspectives, values and skills, valuable in teams to ensure decisions are viewed from a range of perspectives, to be representative of community, to create ideas, recruiting by ability/talent leading to increased profit, productivity, proficiency)

2 **Understand the purpose of health, safety and security procedures in a business environment**

Employer responsibilities for health, safety and security at work: primary responsibility to reduce risks in the workplace; legal responsibility to look after health and safety; Health and Safety at Work Act 1974 (requires employers to carry out risk assessments, provide protective equipment if needed and ensure emergency procedures are in place); ensure employees are trained in health, safety and security procedures; ensure plant and machinery are safe and that safe systems of work are set and followed; ensure articles and substances are moved, stored and used safely; provide adequate welfare facilities; produce health and safety policies and procedures; appoint appropriate health, safety and security personnel (health and safety representative who will represent employees' interests, report to employer regarding hazards, dangerous occurrences, general matters affecting groups of employees; fire wardens, first aiders); health and safety committee

Employee responsibilities for health, safety and security at work: employee's legal responsibility (to take care of own health and safety, to take care of health and safety of others who may be affected by own actions, to cooperate with others on health and safety, not to interfere with, or misuse, anything provided for own or others' health, safety or welfare); correctly use work items provided by the employer, including personal protective equipment, in accordance with training and instructions; health and safety in office environment (induction, use of equipment, display screen assessments, eye testing, filing cabinets, lifting, storage on shelves or on top of furniture, hazardous substances); reporting accidents and hazards, limits of personal responsibility; following instructions; cooperating with employer's measures

Purpose of following health and safety procedures: to protect the health, safety and welfare of employees and customers; scope and responsibilities of own job role in dealing with health and safety; personal conduct; identifying health and safety hazards (faulty wiring, trailing flexes, torn carpet, broken glass, dangerous chemicals, visual display unit (VDU) screens, faulty equipment, poor posture when using computer, wet floors); reporting of accidents (RIDDOR); control of substances hazardous to health (COSHH) (sets out eight basic measures for employers and employees); regulations for using computers; keeping equipment clean and hygienic; following manufacturer's instructions; leaving equipment, resources and work area ready for the next user; positioning for copy typing; implications of non-compliance (exposing the organisation to fines or prosecution, exposing customers and colleagues to accidents)

Purpose of following security procedures: types of confidential information (customer or employee records); breach of confidentiality (overheard conversations); Data Protection Act 1998 (eight principles to protect the privacy of individual people, rules as to the personal data that can be collected, what use may be made of this information); Freedom of Information Act 2000 (gives individuals rights to access information held by public authorities, such as local authorities, central government, the NHS, schools and police); data protection infringement; intruders; not establishing caller's identity; mislaid files; easy access to computers

3 **Understand how to manage own work**

Reasons for planning and prioritising own work: reasons for planning (efficiency of time, meeting deadlines, meeting organisational objectives); negotiating realistic targets and setting timescales; flexibility; resources; own responsibilities; dealing with problems (interruptions, inability to meet deadlines, procrastination)

Planning own work: methods (task list, action plans, work schedule, diary systems, prioritising, monitoring work, checking against deadlines, checking for accuracy and quantity); importance of quality measures (to be agreed amongst colleagues to create consistent standards across team, to motivate team members); examining other commitments shown on task list, work schedules; allowing for contingencies; need to follow regulations

Purpose of keeping others informed of progress: using techniques and tools (diaries, planners, 'to do lists', catch up meetings, emails); how to plan and allocate time; meeting deadlines; ways of informing others of progress; revising plans; when to use different ways of informing others

Dealing with pressure: importance of qualities of resilience; the importance of being assertive and when (negotiating targets, priorities and timescales) taking on new challenges; adapting to change; coping with pressure

4   **Understand how to evaluate and improve own performance in a business environment**

Improving own performance at work: importance (to develop own skills, to gain personal satisfaction, to enhance organisation's competitive position)

Ways of improving own performance: carrying out a skills audit; skills (interpersonal, listening, dealing with stress, time management, IT, leadership); evaluating strengths, weaknesses; career development; threats to progress; objectives; learning activities (on the job – work shadowing, coaching, mentoring, job rotation; off the job – college, distance learning, elearning); independent learning; learning styles; importance of developing learning plans (to set objectives to meet personal and professional goals, identify resources and support needed, set review dates, monitor plan to assess progress against targets); finding advice and information on career development inside the organisation (human resources departments, training courses); outside the organisation (libraries, community centres, newspapers, the internet); continually monitoring and improving work; setting high standards; taking on new challenges; learning from others

Feedback: purpose (to reinforce positive behaviours, to learn, to continuously improve own work, to evaluate work activities, to understand own impact on others); methods of feedback (formal, informal, appraisal, review, personal development planning); legal issues (discrimination on grounds of sex, race, disability, sexual orientation and religion)

Receiving feedback: collecting feedback; purpose (meeting own goals and objectives); importance of feedback from others; reflecting on feedback from managers or colleagues to meet job competencies; sources of feedback (360° appraisal from different people in workplace, performance reviews, informal communication with others in workplace)

Career pathways: typical career pathways for administrators (team administration, departmental administrator, administration manager, secretary, personal assistant); specialisms (customer service, accounting, marketing, human resource management, purchasing, information technology support)

5 **Understand the types of problems that may occur with own work and how to deal with them**

Problems: types of problems (unclear team aims, poor communication, unmet expectations, perceptions of responsibilities/work not being shared equally, disagreements, conflicts of interest, work errors, unable to meet deadlines, loss of motivation)

Dealing with problems: defining boundaries and roles; asking for clarification; using time management techniques; problem solving skills (defining problem, generating alternatives, decision making, evaluating the decision); having a contingency plan; techniques for dealing with problems (clear communication, listening skills, joint problem solving, consult all team members, negotiation)

Referring problems: reporting to relevant colleagues (line manager or person delegated to provide guidance and support, technical support facility); following organisation's policies and procedures; when to refer problems (if outside own authority, when unsure)

6 **Understand the decision-making process**

Stages in the decision-making process: identify the problem (a discrepancy between the existing state and the desired state); information search (to gather as much information as possible); develop alternatives (using creative techniques, brainstorming); evaluate alternatives (to select the best option, identify the strengths and weaknesses of each alternative); implement the best alternative (putting the chosen alternative into action); follow-up (to judge whether the decision was correct, checking whether the problem has been resolved)

Not exceeding limits of authority: importance (non-compliance with organisational procedures may have serious implications for the organisation)

Essential guidance for tutors

Assessment

This unit will be assessed through an onscreen multiple-choice test, administered in a PearsonVUE testing centre.

Essential resources

There are no special resources needed for this unit. However, it would be beneficial for learners to have access to an administrative environment.

Indicative resource materials

Textbooks

Armstrong M – Armstrong's *Handbook of Human Resource Management Practice* (Kogan Page, 2009) ISBN 9780749452421

Ashley V and Ashley S – *Business and Administration Student Handbook Level 3: To support all Level 3 Vocational Qualifications in Business and Administration: Student Handbook Level 3* (CfA, 2006) ISBN 978-0955092015

Bevan J, Dransfield R, Goymer J, Richards C – *BTEC Level 3 National Business Student Book: B1 (Level 3 BTEC National Business)* (Edexcel, 2010) ISBN 978-1846906343

Carysforth C, Chadwick A and Rawlinson M – *NVQ Level 3 Business and Administration Student Handbook, Third Edition* (Heinemann, 2006) ISBN 978-0435463342

Journals

People Management (Chartered Institute of Personnel and Development)

Websites

www.acas.org.uk	Government-funded agency which provides advice on industrial relations and employment issues
www.businesslink.gov.uk	Business Link – details about employment
www.cfa.uk.com	Council for Administration
www.cipd.co.uk	Chartered Institute of Personnel and Development
www.connexions-direct.com	Advice on careers for 13-19 year-olds
www.direct.gov.uk	The government's gateway website for public services – employment contracts
www.hse.gov.uk	Health and Safety Executive, providing information on health and safety rights and responsibilities

Unit 8: Principles of Managing Information and Producing Documents in a Business Environment

Unit code:	**M/601/7647**
QCF level:	**3**
Credit value:	**4**
Guided learning hours:	**32**

Unit aim

This unit is about knowing and understanding how to manage information and design and produce documents securely when working in a business environment.

Unit introduction

Successful management of information and production of documents is crucial to the running of business environments.

Initially, this unit gives learners the opportunity to explore how to design and monitor information systems. It goes on to explore how to research information, how to organise, report and evaluate information and how to store information. Next, learners consider how to design and produce documents and finally they learn how to maintain security and confidentiality at work in a business environment.

This unit is delivered and assessed in a practical way based on the needs of a chosen organisation.

Learning outcomes and assessment criteria

In order to pass this unit, the learner needs to demonstrate that they can meet all the learning outcomes for the unit. The assessment criteria determine the standard required to achieve the unit.

On completion of this unit a learner should:

Learning outcomes	Assessment criteria
1 Understand how to design and monitor information systems	1.1 Describe the types of information that need to be managed in a business environment
	1.2 Evaluate ways of contributing to the design and development of an information system
	1.3 Explain the purpose and benefits of monitoring use of an information system and ways of doing so
2 Understand how to research information	2.1 Explain the purpose of agreeing objectives and deadlines for researching information
	2.2 Explain how to identify and select sources of information
	2.3 Identify methods of checking information for reliability and accuracy
	2.4 Identify restrictions that apply to the use of researched information
3 Understand how to organise, report and evaluate the relevance of information	3.1 Explain different ways of organising and reporting information
	3.2 Explain how to evaluate the relevance of information
4 Understand how to store information	4.1 Explain different ways of storing information and the purpose of doing so
	4.2 Compare different information storage and archive systems and their main features.
5 Understand how to design and produce documents	5.1 Identify reasons for designing and producing high quality and attractive documents
	5.2 Compare different types and styles of documents that may be designed and produced and ways of doing so
	5.3 Describe reasons for agreeing the purpose, content, layout and style, quality standards and deadlines for the design and production of documents
	5.4 Describe ways of researching, organising and checking content needed for documents

Learning outcomes	Assessment criteria
6 Understand how to maintain security and confidentiality in a business environment	6.1 Explain the purpose of maintaining security and confidentiality in a business environment
	6.2 Describe ways of maintaining security and confidentiality in a business environment

Unit content

1 **Understand how to design and monitor information systems**

Types of information that need to be managed in a business environment: customer records; employee records; financial records; technical information; internal policies; procedures and processes; records of internal meetings; correspondence with customers/suppliers/other organisations; market information and promotional materials.

Information system: work system designed to process (capture, transmit, store, retrieve, manipulate and display) information

Ways of contributing to the design and development of an information system: identifying users' needs; identifying business objectives; identifying financial, legal and technical constraints; identifying data to be input into system; selecting means of inputting data into system (bar codes, electronic data interchange, manual entries); identifying and developing any required proformas for collecting data; identifying and developing required outputs (reports, alerts); liaising with information technology specialists if needed to develop proposed system; checking against user needs and specifications; testing system; maintaining records of issues identified; pilot system with selected users; suggesting adaptations to meet users' requirements

Evaluation of ways of contributing to design and development of information system: cost; time; scale and rigour of system testing; degree to which user testing reflects real user group; scale of pilot; whether adaptations also tested; efficiency and effectiveness of final system

Purpose and benefits of monitoring use of an information system: to identify levels and timing of usage; to gain early knowledge of any faults; enable problems with system (information available, information that cannot be found, information not found within the timescales, breakdown of security procedures) to be rectified at an early stage

Ways of monitoring an information system: electronic counters; analysis of system data on aborted queries and time taken for each query; analysis of helpdesk queries; analysis of user queries; complaints and other feedback; comparison of user requirements with the existing system

2 **Understand how to research information**

Purpose of agreeing objectives and deadlines for researching information: to ensure relevant information researched; to save time and money; to prevent errors; to provide information in required format within agreed timescales

Identifying sources of information: internal information sources (active files, archive files – paper or electronic, intranet, database query, interviews/surveys of staff); external sources (public information websites, competitors' websites, suppliers' websites, consultants, websites or journals of trade associations and professional bodies, subscription-based marketing intelligence organisations)

Selecting sources of information: considering ease of access; level of detail; reliability; cost in relation to benefits of gaining information

Methods of checking for reliability and accuracy: testing for reliability between researchers/sources; questioning credibility of the source; questioning whether the source is still relevant/out of date; questioning whether the source is relevant to organisation's needs and whether there is any bias; restrictions that apply to the use of researched information: licensing arrangements; restrictions placed on researchers accessing content outside of their own institution and the laws protecting public and private sector information (Data Protection Act)

3 **Understand how to organise, report and evaluate the relevance of information**

Ways of organising and reporting information: amount of detail suited to user; clear, professional presentation; use of house style and format; format appropriate to user and purpose

Written report: formal style (featuring abstract, background information, description of research method, findings and conclusions, data/information summarised within report using descriptions/statistics and displayed using descriptions/tables/graphs, research method assessed, references and appendices used)

Oral presentation: using IT software such as PowerPoint; summarises research methods and main findings

Database systems: types of information stored on database (customer addresses, customer payment details, employee details); database structure (field types, field names, table names); how data is structured (single table, non-relational); characteristics of database fields (data type, field name, field size, field format); how field characteristics contribute to data valediction; importance of maintaining data integrity (to provide accurate data and information); methods of maintaining data integrity; finding and retrieving information; issues (completeness of data, data consistency, data redundancy); balancing different issues when handling data

Methods to evaluate relevance of information: questioning the credibility of the source; the sample size/type/selection; whether the information is out of date or still relevant; potential for bias; the validity of the source

4 **Understand how to store information**

Different ways of storing information and the purpose of doing so: filing (the systematic arrangement and classification of the information contained in active records for later retrieval) manual filing classification and index systems (alphabetical, numeric, chronological and alphanumeric index cards, active files, archived files); electronic information systems (file-naming protocols, active files, archive files, hard drive, CD drives; DVD drives; flash drives/USB); manual filing classification and index systems suitable when hard copies of information are used; electronic systems allow for storage of electronic information

Different information storage and archive systems: paper-based filing systems (offers quick and easy retrieval of information, ensures integrity and continuity of record keeping, allows for easy identification of inactive records, allows for fast-reading techniques, bulky, takes up office space, poses security risks as information could be easier to access than electronic systems); electronic systems (appropriate to today's paperless offices, efficient storage, save space, data can be manipulated, searched or shared between geographically dispersed sites, possible data loss through technology failure and security threats

5 **Understand how to design and produce documents**

Reasons for designing and producing high quality and attractive documents: professionalism; promotes good image of organisation; pleasing to the eye and mind; support the brand image; easier to use for all users including those with disabilities

Ways to produce high quality and attractive documents: use of relevant IT software; adhere to house style for layout; selection of fonts and use of headings; use numbering and headings consistently; avoid dense text through paragraphing; maintain printers in good order; use correct paper; keep documents and working area clean; check documents before sending

Different types and styles of documents that may be designed and produced and ways of doing so: types (business letter, minutes from meetings, email); business letter (produced using word processing package, eg Microsoft Word, two addresses, sender's address top right, full address of the recipient underneath on the left, rest of the letter follows, sign letter between salutation and your typed name and title, formal style); email (lines, paragraphs and message kept short, often informal style); minutes from meetings (processed using word processing package, eg Microsoft Word, date, time, members present and absent stated, items recorded chronologically, motions and the names of people who originate them, whether motions are adopted or rejected and actions taken all noted, too much detail avoided, style formal and succinct)

Reasons for agreeing the purpose: content; layout and style; quality standards and deadlines for design and production of documents (ensures documents are appropriate, produced on time, meet expectations, formatted in house style)

Ways of researching content needed for documents: internal information sources (electronic or paper-based files, information or decisions from relevant staff, guidance from staff handbooks or policy/procedures, databases, spreadsheets); external information sources (suppliers, distributors, legal, financial or technical advisers); methods of research (clarify requirements, use internet, emails, letters, telephone calls, record information and sources)

Ways of organising content needed for documents: choosing format (letter, email, report, handbook, leaflet); clarifying user needs regarding level of detail and how they will use document; deciding on how to divide content (alphabetical, chronological, most important first, traditional in organisation, geographical, by product or service, by department); deciding on user requirements for introduction (instructions, conclusions, recommendations, feedback mechanisms) decide on design of pages (colour, print, spacing, graphs, charts and tables, illustrations, page format, page numbering, front cover)

Ways of checking content needed for documents: clarifying objectives and target audience; providing early sample for users and seeking feedback

6 **Understand how to maintain security and confidentiality in a business environment**

Purpose of maintaining security and confidentiality: avoidance of damage to organisation's reputation; loss of business; physical danger to staff and members of the public; financial loss to organisation; prosecution; competitor advantage through knowledge of sensitive information (company strategy, customer details, development of new products, promotional campaigns)

Fulfil legal requirements: Data Protection Act 1998 (lays down principles for those handling personal information – information must be fairly and lawfully processed, processed for limited purposes, adequate, relevant, not excessive, accurate and up to date, not kept longer than necessary, processed in line with rights, secure, not transferred to other countries without adequate protection, the right of individuals to find out what personal information is held about them on computer and paper records); the Computer Misuse Act 1990 (makes it illegal to access computer material without permission, access material with the intent to commit another offence, alter computer data without permission); Copyright, Designs, Patent Act 1988 (gives creators of certain medias/software the right to limit the use and distribution of their material)

Ways of maintaining security and confidentiality: codes of practice; monitoring; internal audits; external audits; development of systems and procedures with safe-guards; ways to maintain security (visitor entry and exit procedures, lockable storage facilities, security of keys, passwords and identity cards/badges, security procedures implemented for handling cash and valuables); ways to maintain confidentiality (confidentiality policy, security of personal information held on manual/computer records, protection of computer systems, protocols for using and acknowledging sources and references, collecting agencies and the payment of copyright fees) using passwords (regularly changing passwords, variable levels of access to data, screensavers, avoiding keeping confidential data on CDs, data sticks and laptop computers, clear-desk policy, care when discussing confidential matters)

Essential guidance for tutors

Assessment

This unit will be assessed through an onscreen multiple-choice test, administered in a PearsonVUE testing centre.

Essential resources

There are no special resources needed for this unit. However, it would be beneficial for learners to have access to an administrative environment.

Indicative resource materials

Textbooks

Ashley V and Ashley S – *Business and Administration Student Handbook Level 3: To support all Level 3 Vocational Qualifications in Business and Administration* (CfA, 2006) ISBN 978-0955092015

Bevan J, Dransfield R, Goymer J, Richards C – *BTEC Level 3 National Business Student Book: B1 (Level 3 BTEC National Business)* (Edexcel, 2010) ISBN 978-1846906343

Cornish G – *Copyright in a Week* (Hodder and Stoughton, 2002) ISBN 978-0340849446

Websites

www.cfa.uk.com	The Council for Administration
www.copyrightservice.co.uk	UK Copyright Service
www.data-protection-act.co.uk	Data Protection Act made easy

Annexe A

Selected Edexcel finance-related qualifications

Level	General qualifications (GCSEs, GCEs)	BTEC Firsts/Nationals/ Higher Nationals	BTEC Specialist/ Professional qualifications	NVQ/competence-based qualifications
5				
4				
3			Edexcel BTEC Level 3 Certificate in Lloyd's and London Market Insurance (QCF) Edexcel BTEC Level 3 Certificate/Diploma in Insurance Claims Handling (QCF)	Edexcel Level 3 Award/Certificate in Providing Financial Services (QCF)
2				Edexcel Level 2 Award/Certificate in Providing Financial Services (QCF)
1				