The Insurance Institute

Ollscoil Teicneolaíochta an Atlantaigh

Atlantic Technological University

Assessment Regulations 2026-2027 Certificate in Climate Risk for Financial Services Professionals

2026

Assessment Regulations 2026/2027
Assessments are conducted in accordance with the Academic Regulations of Atlantic Technological University (ATU) as adapted by the Insurance Institute - https://www.atu.ie/app/uploads/2024/12/procedure-for-examination-and-assessment-regulations.pdf

Students should be aware that in certain circumstances, updates to these Assessment Regulations may have to be made during the course of a semester from a quality assurance perspective. Any such updates will be solely at the discretion of the Institute and students will be notified of any relevant changes.

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The Insurance Institute Certificate in Climate Risk Assessment Regulations 2026-2027

These Regulations apply to the Certificate in Climate Risk programme. The module is 10 ECTS and is assessed via mixed assessment (coursework and MCQ examination).

In adhering to these Regulations, you are making a commitment to uphold Academic Integrity. These principles align with our Code of Ethics & Conduct and are actively promoted by the National Academic Integrity Network (NAIN). You can find more information on NAIN here - https://www.qqi.ie/what-we-do/engagement-insights-and-knowledge-sharing/national-academic-integrity-network

1 Registering for the Certificate

a) A candidate must fulfil all the following requirements in order to be eligible to register for the Certificate The candidate must:

- be properly registered as a member of The Insurance Institute,
- have no outstanding fees or debts of any kind due to the Insurance Institute (the Institute) or ATU,
- have access to a PC or laptop
- have satisfactorily met any entry requirements to the programme, as stipulated by ATU.

b) Candidates will be registered for the module on receipt of the appropriate application, duly completed and the relevant fee by the date specified for registration. The Institute does not accept any responsibility for any communications sent or received through the postal system. It is the responsibility of every candidate to ensure that they are registered for the module, including, where necessary, repeat registrations, by the relevant deadline date.

c) Candidates registering for a module should note that the module will be set and assessed in English. Candidates whose first language is other than English should ensure that their standard of English is such that they are comfortable being assessed no differently to candidates whose first language is English. Lack of fluency/literacy in English cannot be submitted later as grounds for Review/Appeal of a result.

d) The Institute facilitates candidates whose first language is other than English by allowing the use of foreign language to English dictionaries in the examinations.

e) All registrations are made in accordance with the rules and regulations stated in these Assessment Regulations, any associated course materials and on the Institute's website.

2 Assignment submissions, resubmissions and repeat registrations

a) The timetable for the submission of any required assignment(s) is published in the Module Handbook and on Moodle. It is the responsibility of each candidate to ensure when registering that they are in a position to adhere to these deadlines.

b) Candidates may only submit a late assignment following the completion and granting of a valid extenuating circumstance form (see section 3 below) and upon payment of the applicable fee.

c) Candidates who fail to successfully pass an assignment may submit a resubmission on **two** separate occasions upon payment of the applicable fee(s).

A resubmission gives candidates the opportunity to reflect on the feedback received on their original assignment and make the edits that are required to bring the assignment to a pass standard. Typically, candidates will be provided a window of two weeks to submit their amended assignment.

Candidates who fail to submit an assignment by the published submission date, without submitting a valid extenuating circumstance (see section 3 below), will be deemed to have failed that assignment and used one of their three available submission attempts. These candidates will still have a further two (re)submission attempts remaining, subject to payment of the applicable fee(s).

3 Extenuating Circumstances (for late submissions, illness during an exam and deferrals)

a) Candidates who fail to submit an assignment within the published timeframes or attend a scheduled examination will be awarded a result of fail in the assessment. However, candidates with a valid extenuating circumstance may be granted a late submission of an assignment or repeat examination sitting, upon payment of the relevant fee. In these cases, candidates will not be treated as failing the assessment and any assignment late submission will be treated as an original submission.

b) If a candidate is unable to submit an assignment within the published timeframes or attend a scheduled examination and wishes to claim that this is on the grounds of extenuating circumstances (e.g. illness, bereavement, victim of crime, or any other valid grounds), a detailed written explanation must be received by the Institute within **10 working days** after the examination or assignment submission date has passed.

If this is due to the candidate's illness, the candidate must also submit a medical certificate. Medical Certificates must be **originals** (scanned/PDF submissions of originals are acceptable), must cover the relevant period of assessment, and must identify that the candidate was affected by illness or injury that prevented them from being able to attend the examination or submit an assignment within the published timeframes. Evidence should be provided to support other types of extenuating circumstances. They must cover the exam date or relevant period of assessment and must identify that the candidate was affected by illness, injury or circumstances that prevented them from being able to sit the exam. The Insurance Institute reserves the right to verify the details of medical certificates submitted.

c) Where an examination takes place as an online exam, a distressed or ill candidate should liaise with their programme leader for assistance. These instances will be dealt with on a case-by-case basis, focused on the health and safety of the candidate at all times.

d) In instances where a candidate has decided to continue with an examination or is sitting an examination while unwell, they cannot subsequently cite this illness as an extenuating circumstance in regard to the grading of the assessment.

However, should any such candidate wish, they may request for this to be considered by the next available Examination Board. Such candidates should bring this to the attention of the Institute within **10 working days** after the date of the examination. The Institute shall notify the Examination Board who may decide to take such circumstances into account with respect to that candidate. In these instances, the board may consider if the circumstances warrant a free re-sit into the next available sitting of the examination for the candidate.

e) In certain cases, candidates may need to defer their entire studies to the next available term. This can be considered on a case-by-case basis, upon submission of valid grounds and the payment of the applicable fee.

All extenuating circumstance requests will be considered and dealt with in the strictest of confidence.

f) Candidates presenting with extenuating circumstances, particularly medical certificates, for consecutive assessments and/or terms may be contacted by the Institute to discuss their case and circumstances. Their case may also be referred to a relevant ATU Examination Board for further consideration.

4 Examination Timetable

a) The examination timetable for each term is provided at induction and published on the Institute website. It is the responsibility of each candidate to ensure that when registering for module they are available on the dates of the exam.

5 Candidates requiring Reasonable Accommodations

The Institute is committed to ensuring, as far as possible and within the framework of current legislative requirements, that candidates with disabilities have equality of access to and participation in all

assessment procedures. Candidates with disabilities will be enabled to demonstrate their knowledge and competency on an equal footing with their peers.

Reasonable accommodations are defined as those actions that enable candidates to demonstrate their true knowledge and ability in assessments without changing the demands of the assessment. The intention behind the provision of such accommodations is to alleviate a substantial disadvantage without affecting the integrity of the assessment. The granting of reasonable accommodations is not intended to put the integrity or status of the assessment at risk and is designed to ensure fairness to all candidates.
The following arrangements (briefly described below) are possible for candidates with specific conditions/disabilities who notify The Institute of their requirements upon applying for each module assessed via MCQ examination:

i. Alternative examination arrangements.
ii. Extra time.
iii. Use a reader, a scribe or assistive technology.

a) Where candidates wish to avail of these supports, they are required to notify the Insurance Institute **upon applying for their first module** so as to facilitate the provision of the required supports. Applications for such supports must be made in writing and be accompanied by a supporting medical or educational psychologist's report. Contact memberservices@iii.ie for further information or with any queries.

b) Similar facilities can be made available to candidates who have requirements because of an accident, illness, medical condition or pregnancy. Facilities will not be made available to candidates suffering from exam stress or anxiety unless the request is accompanied by an educational psychologist's report.

c) All candidates approved for reasonable accommodations sit examinations at the same date and time as other candidates in the particular module, but additional time to complete the examination may be granted.

6 Online Examinations

a) Candidates are expected to have the required technology and environment in order to sit an examination and to test that it is all in working order in advance of the examination sitting. Candidate must have access to a PC or laptop.

b) Candidates will be asked to login at least 10 minutes in advance of the session being opened.

a) The exam link will remain open for 90 minutes. If candidates attempt to log in any time after this, the exam will no longer be available, and the candidate will be marked absent from the exam. The candidate will need to re-register for the next available sitting, paying the associated fees.
b) The exam link will close automatically after 90 minutes. All completed questions will be saved at this time.

d) Candidates should ensure they choose a suitable location to sit their examination. It should be in a quiet, well-lit room with no distractions for the duration of the exam.

e) Candidates are asked not to exit the examination before the allocated end time until they have attempted all necessary questions on the paper and are satisfied with their submission.

7 Wi-Fi / Internet Issues during online examinations

a) If a candidate's internet / Wi-Fi drops for any reason and they need to log back in.

d) If a candidate attempts to re-join an exam after a break in connectivity of longer than 5 minutes or three separate breaks in connectivity, the exam cannot be restarted.

8 Academic malpractice and Academic Integrity

The Institute expects all candidates to always act with Academic Integrity when completing any assessments. This helps to ensure the Institute's qualifications are something that candidates can be proud of attaining.

Any act or omission, which adversely affects the rights of any other member of the Institute community, or which disrupts the orderly and responsible conduct of any activity, or which violates any Regulation, shall constitute as academic malpractice. Examples are included, but not limited to, those in the sections below. The rapid development of generative Artificial Intelligence models poses further challenges and the Institute's position in this regard is clarified below.

a) Academic malpractice means an attempt to benefit oneself, or another, by deceit, fraud or any other breach of the Assessment Regulations. This shall include the unauthorised use of an electronic device during an examination, impersonation and plagiarism.

b) Plagiarism, the presentation of another person's material, concepts, arguments etc., or the use of content extracted from any Artificial Intelligence (A.I.) software, whether published or unpublished, as one's own without appropriate attribution, is a serious breach of these Assessment Regulations.

c) Plagiarism is defined by the act not by the intention. Where a marker considers that a candidate may be guilty of plagiarism, a comprehensive written report thereon shall be submitted to the Institute and fully investigated. All assessments are also run through anti-plagiarism software and any instances of suspected plagiarism that arise from this process will be fully investigated. The software used can detect content that has been previously published or submitted by another candidate and content that has been generated by AI. Plagiarism in any form is forbidden in all examinations and assessments.

d) To avoid issues of plagiarism arising, candidates should ensure they have complied with the following rules (adapted from our colleagues in the CII) in advance of submitting:

1. The work you submit must be your own and be in your own words.
2. Where you draw on other work, you must fully reference it – the guidelines for the module you are taking will provide guidance on referencing correctly.
3. You must not copy or amend work from another source including another person or artificial intelligence or the study text or any other supporting material without appropriate citation.
4. Your assessment must not include content which another person or artificial intelligence has dictated to you.
5. You must not work with another person or artificial intelligence to write any assessment.
6. Another person or artificial intelligence must not write your assessment for you.
7. You must not write an assessment for another person.
8. You must not provide, or provide access to, your assessment, or any part of it, including tutor/examiner feedback, to anyone other than the Institute.
9. You must not access another learner's assessment.
10. With regard to the use of AI, think of this as the work of another candidate; anything that you would be prohibited from doing with this would equally apply to the use of AI.

e) In instances where the plagiarism is felt to be unintentional and the candidate has not previously been in breach of any Assessment Regulations; the Institute will issue the candidate with an Unintentional Plagiarism letter. This will allow the candidate the opportunity to amend the assignment to rectify the issue and re-submit this for grading within a stated time period. The candidate's assignment will not be capped in this instance. Where more serious offences have occurred, the disciplinary process outlined in Section 10 below will be followed, in conjunction with ATU, as necessary.

f) In cases of impersonation, the personator and the personated shall both be deemed to be in breach of these Assessment Regulations.

g) The Institute reserves the right to call any candidate to an authenticity interview. This interview will be held with a representative of the Institute and an external contributor involved in marking the assessments. The purpose of the interview will be to establish that the candidate's work is authentic, and they can demonstrate an understanding of the learning outcomes of the module.

h) It's acknowledged that while researching and compiling assignments, you may undertake joint study with colleagues. However, working with another person to write assignments is not acceptable.

Candidates' answers must be their own and written in their own words. Under no circumstances should candidates allow another individual access to current or previously submitted assignment answers. This is considered a serious breach of these Assessment Regulations and the Institute's Code of Ethics & Conduct.

Candidates taking Institute modules are also bound by the Academic Regulations of ATU Further details relating to ATU's plagiarism policy can be found here:
https://www.atu.ie/app/uploads/2024/10/academic-integrity-policy.pdf

9 Disciplinary Process

The purpose of this process is to ensure that the respondent (person being investigated) is given every opportunity to respond to the allegations against them and to provide any relevant evidence in support of their case. The Institute will endeavour to resolve all minor offences by dealing directly with the candidate. In instances of more allegedly serious breaches, the Institute will be guided by the disciplinary procedures

a) Where a potential breach of these Regulations by a candidate has been identified by the Institute, we will take steps as soon as is practicable to arrange a physical or virtual meeting with the candidate and will provide in advance details of the alleged offence.

b) The candidate may, prior to or during the meeting with the Institute, request that the matter be referred directly to ATU for adjudication.

c) Where an alleged breach of discipline appears to involve two or more candidates, such candidates may be jointly charged and heard together.

d) Where an alleged breach of discipline may, in the reasonable opinion of the Institute, constitute a criminal offence, the Institute will respond and act in accordance with law, which may include an obligation to report the suspected offence to An Garda Síochána. Any such report may be in addition to the implementation of the Disciplinary Procedure.

e) The proceedings and details of disciplinary cases are private and confidential. However, it is noted that this does not preclude the Institute communicating the decisions taken at any disciplinary hearings to individuals where it is deemed necessary for the effective administration of the process.

f) To be clear, the principles of natural justice are enshrined in these Regulations and applicable to both respondent and complainant.

g) Following the meeting or communication with the candidate, the Institute or their nominee may, following this meeting or communication:

- Dismiss the complaint with no further action.
- Conclude the process, subject to certain conditions to remedy the candidate's behaviour, such as the writing of a satisfactory letter of apology.
- Uphold the alleged breach, subject to one or more of the following sanctions.
    i. Issue a formal caution via a letter of warning to the candidate regarding their future behaviour. The Institute or their nominee may refer to the matter should any further allegations be made against the candidate.
    ii. Issue a grade of F (Fail) for the module in question and permit the candidate to re-register for the module at their own expense
    iii. Impose a fine not exceeding 50% of the initial registration fee for the module being taken at the time the fine is imposed. The Institute or their nominee may also require a contribution by the candidate towards the cost of remedying, in whole, or in part, any damage or loss caused.
- Refer the matter to ATU for determination without making any decision as to guilt.
- The Institute or their nominee may defer the communication of the outcome to the candidate where a submission made by the candidate requires further investigation.
- The outcome of the preliminary hearing shall be given in writing to the candidate. The candidate shall be informed of their right to appeal a decision to ATU, the procedure for lodging an appeal and the time limit for lodging an appeal. Appeals may be lodged within **10 working days** from the date the outcome was issued to the candidate.

h) In instance where the offence is of a serious nature or has been requested to be directly referred to ATU, the Institute or their nominee shall prepare a summary containing particulars of the alleged offence and shall forward the summary to ATU. The candidate will also be informed of this.

I) ATU will investigate the matter fully in conjunction with any relevant staff from the Institute following the procedures set out here: https://www.atu.ie/app/uploads/2025/07/atu-procedure-for-academic-misconduct.pdf

j) Where a candidate is found guilty of the offence or offences charged, ATU and the Institute are empowered to impose any of the following penalties, either separately or in combination:

i. expulsion from the Institute.
ii. suspension from the Institute for a stated period, or until such time as any requirements laid down by the Institute such as payment of a fine or the restitution of damage or loss are fulfilled.
iii. exclusion from specific Institute activities.
iv. debarring from examinations or assessments for a specified period.
v. a fine not exceeding €1,000.
vi. a reprimand and a note on the candidate's record.
vii. in the case of an offence of plagiarism or of copying, cheating or other offence in connection with the submission of an assignment, exclusion from the module in question and deprivation from any benefits connected therewith, in part or in total, and/or from the academic course being followed by the candidate or any part of it.
viii. an order for the reparation of any damage or loss caused, either to the Institute or to any of its members of staff, or candidates, or members of the public.
ix. deprivation of an award of the Certificate, prize or any other academic award.
x. a suspended sentence from any of the potential sanctions above.

ATU may in exceptional cases, having regard to all the circumstances of the case, decide not to impose any penalty.

k) The determination of ATU in every case brought before it, shall be given in writing, and a copy thereof forwarded in due course to the candidate concerned or the candidate's duly appointed representative. The candidate should be informed of the right to appeal, the procedure for lodging an appeal and the time limit for lodging an appeal.

l) An Appeal may be made to the Institute within **10 working days** from the date of issue of the decision and the appellant shall submit in writing the grounds for appeal. The date of issue of the said decision shall be the date on which the decision is emailed and posted (by registered post to the candidate's address) or handed to the candidate.

m) The Disciplinary Appeal Committee may:

- allow the appeal
- decrease or increase the penalty, or vary the nature of the penalty
- reject the appeal

n) The determination of the Disciplinary Appeal Committee shall be given in writing and a copy thereof forwarded to the candidate concerned by registered post or email to the candidate's last known address.

10 Communication of Results

a) Institute modules are assessed using marks; modules are graded as Pass/Fail. For modules containing more than a single assessment component, all components must be successfully passed for a Pass grade to be awarded. Programme awards are on a Pass/Fail basis (i.e. the award is un-classified).

The Institute has a strict system of checks, which ensures that all assessments are properly marked and quality assured. Quality assurance processes are in place to ensure that marking is accurate and consistent and that assessment standards are maintained over time. Markers are selected for their relevant and up to date knowledge and experience and have been specifically trained to mark assessments in accordance with carefully laid down criteria.

Marks are not withheld for bad spelling; however poor grammar could influence the mark allocated to coherent structure of the reflective assignment.

b) Before all results are released, they must be presented and approved to an appropriate Examination Board with ATU. These exam boards are conducted in accordance with ATU's applicable regulations.

Further details can be found here: https://www.atu.ie/app/uploads/2024/12/procedure-for-examination-and-assessment-regulations.pdf

c) Results and consequential awards shall be formally communicated to candidates after ratification of the results by the Academic Council of ATU.

d) Results and Transcripts of Ratified Results shall be published securely in each candidate's Member Area. A communication will be sent to candidates informing them that their results are available.

e) Before a candidate's results can be ratified, and before an award can be issued to a candidate, a candidate must fulfil all the following requirements. The candidate must:

- be properly registered,
- have no outstanding fees or debts of any kind due to the Institute or ATU.
- have satisfactorily completed all programme requirements as stipulated by the Examination Board.

g) After results have been issued, candidates' assessments will only be retained by the Institute for the period during which an appeal may be lodged plus one month, or if an appeal is lodged, for a month after the end of the appeal process. However, any assignments completed by candidates will also be uploaded onto Turnitin anti-plagiarism software and securely stored on Turnitin's database for comparative purposes.

11 Assessment Re-checks, Reviews and Appeals

The regulations below have been adapted from ATU's relevant procedure in this area.

Further details can be found here: https://www.atu.ie/app/uploads/2025/01/aqae0033-procedure-for-recheck-review-and-appeal.pdf

Access to MCQ Answer Sheets is not allowed as it would not be helpful to a candidate without access to the Examination Paper (which is prohibited as its release would damage the integrity of future examinations).

12 Examination Re-checks (applicable to MCQ exams only)

a) **Definition of a Re-check**
To recheck the examination materials shall mean to verify that:

- the correct candidate number has been assigned to the candidate's examination materials,
- all sections of the examination materials have been marked, and
- these marks have been entered and combined accurately in arriving at the final examination result.

b) Procedures to be followed to request a Re-check

i. A written request for a Re-check must be received by the Institute not later than **10 working days** after the date on which the examination results are first published. If a candidate has re-registered for the module and the Re-check results in an upward revision of their grade from Fail to Pass, the Institute will refund the re-registration fee to the candidate.
ii. The Institute will charge a fee for a Re-check of each examination paper. In the event of the Re-check resulting in an upward revision of grade, this fee is refundable.

c) The outcomes of all Re-checks must be presented and approved to an appropriate Examination Board with ATU.

13 Post-results review (Review) of marking (applicable to coursework assignments only)

A Review means the reconsideration in detail of all or part of the existing assessment material by a new marker. The marker will provide a detailed report on the candidate's script indicating, by subpart of each question, where the candidate lost marks in relation to the marking scheme.

The service is only available to candidates whose result is a fail in any assignment. Only one review per assignment is allowed.

Requests for a post-results review of marking should be made to Member Services within **10 working days** of the notification of the candidate's result.

This review service will include:

- A review of the original marking
- Where the review does not result in a pass, a report on areas for improvement will be sent

A fee is payable and is refundable if the review results in an uplift to a pass grade.

a) The grounds for a Review

i. Before a Review is initiated, a detailed written submission must be received from the candidate.
ii. The submission must identify the element or elements of the assessment on which the Review is sought. It must also specify the grounds on which the Review is sought and must contain all information that the candidate wishes to have considered in the Review.
iii. An application for a Review will only be considered if it is based on one of the following grounds:

(a) The Examination Regulations have not been properly implemented.
(b) The Examination Regulations do not adequately cover the candidate's case.
(c) The candidate had not notified the Insurance Institute of extenuating circumstances prior to or during the course of an examination, and this was not considered at the Examination Board (the candidate must supply suitable evidence).
(d) There was a substantial error of judgement on the part of the Examiners with the result that the assessment given was totally at variance with previous assessments and performance levels.
(e) There was a material administrative error or a material irregularity in assessment procedures which made a real and substantial difference to the candidate's result.

b) Procedures to be followed to request a Review

i. A written request for a Review must be received by the Institute, not later than **10 working days** after the date on which the results are first published by the Institute. The term 'published' will mean the date the results have been posted to the candidate's member area.
ii. The Institute will charge a fee for a Review. In the event of a Review resulting in an upward revision of grade, this fee is refundable.
iii. The Review submission shall be considered by the Assessment/QA Manager, the Education Development Specialist with responsibility for that module or if necessary, the Assessor.
iv. In the event of a Review submission being declined, the candidate shall have the right, to appeal this to ATU.

c) The outcomes of all Reviews must be presented to an Examination Board with ATU, where all grade changes and awards (where applicable) are ratified.

d) The outcome of a Re-check or a Review can be appealed in accordance with the Academic Regulations of Atlantic Technological University (ATU).

Further details on the appeals process can be found here:

https://www.atu.ie/app/uploads/2025/01/aqae0033-procedure-for-recheck-review-and-appeal.pdf

12 Key Terms & Applicable Fees

Term	Explanation
Registration	Period of booking a place on a module, typically 2-6 weeks before the start of term.
Semester	Duration of the certificate is 14 weeks to completion of coursework and submission of assignments. .
Submission	Assignment uploaded to Moodle.
Extenuating circumstance	An unforeseen event that impacts on the candidate's ability to submit their assignment by the stated deadline/or sit an examination. The circumstances under which such an application is made should be based on extenuating situations (e.g. illness, bereavement or any other valid grounds). Applications must be made along with all relevant supporting documentation.
Fail	An assessment that achieves less than minimum pass mark required.
Coursework re-submission	Assignment that needs to be submitted for a 2nd/3rd time due to not achieving minimum pass mark (i.e. less than 40%) or failure to adhere to the deadline for reasons that are not deemed extenuating.
MCQ re-sit	MCQ examination that needs to be re-sat for a 2nd/3rd time due to not achieving minimum pass mark (i.e. less than 40%) or failure to attend the original sitting for reasons that are not deemed extenuating.
Deferral	A postponement of the candidate's participation on the full module until the next scheduled semester.
Withheld	Result is not being released to candidate/employer due to a disciplinary issue with the assignment.
Re-registration	The Certificate in Climate Risk is assessed via mixed assessment, if the candidate has had 3 unsuccessful attempts (including failures to attend/submit that are not deemed extenuating) at the assignment and/or MCQ exam, they are required to re-register for the entire module again and complete the two assessment components.
Re-check	To recheck the examination materials shall mean to verify that: the correct candidate number has been assigned to the candidate's examination materials, all sections of the examination materials have been marked, and these marks have been entered and combined accurately in arriving at the final examination result.
Review	A Review means the reconsideration in detail of all or part of the existing assessment material by a new marker. The marker will provide a detailed report on the candidate's script indicating, by subpart of each question, where the candidate lost marks in relation to the marking scheme.

Full details on all applicable fees are available here: https://www.iii.ie/membership/fees