



*The*  
Insurance  
Institute



# 2018/2019 Examination Regulations

## Certificate in Insurance Product Advice (APA)

## Certificate in Insurance Practice (CIP)

September 2018

### **Examination Regulations 2018/2019**

Examinations are conducted in accordance with the Academic Regulations of The Institute of Technology Sligo (IT Sligo) as adapted by the Insurance Institute - <https://www.itsligo.ie/student-hub/examinations/documents-and-policies-contacts/>

## **1 Registering for Examinations**

a) A candidate must fulfil all of the following requirements in order to be automatically registered for examinations in each academic year. The candidate must:

- be properly registered,
- have no outstanding fees or debts of any kind due to The Insurance Institute or IT Sligo,
- have satisfactorily attended or otherwise pursued as prescribed an approved programme of study, and
- have satisfactorily completed all programme requirements as stipulated by the Examination Board.

b) Candidates who are unsuccessful in assessments (who failed to reach the pass mark or who did not sit) can re-register for that module for a subsequent sitting, paying the appropriate re-registration fee. The marks awarded for repeat modules will be capped at 40%.

c) Candidates will be registered for the repeat examinations on receipt of the appropriate form duly completed and the relevant fee by the date specified for registration. The Insurance 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 relevant assessments, including, where necessary, repeat examinations by the relevant deadline date.

d) Candidates registering for an examination should note that the examination 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 will not be admitted later as grounds for Review/Appeal of an examination result.

e) Candidates whose first language is other than English are facilitated by allowing the use of foreign language to English dictionaries in the examinations. This is permitted provided the candidate has applied for and has been granted permission by the Institute to do so, in accordance with Section 5 (h) of these examination regulations.

f) All registrations for examinations are made in accordance with the rules and regulations stated in these regulations and in the Insurance Institute's prospectus.

## **2 Examination Timetable**

a) The examination timetable for each academic year is published on the Insurance Institute website. It is the responsibility of each candidate to ensure when registering that the modules being selected do not clash on the exam timetable. If clashes do exist, the candidate must re-register to do the clashing exam of their choice at the next available sitting and pay the appropriate re-registration fee.

b) Approximately two to three weeks before the scheduled examination date, the examination permit notices shall be available online via a secure login to the Insurance Institute's website. All candidates will be informed that their examination permit is now available for download. Examination permits will not be posted in the mail. It is the candidates' responsibility to ensure that they are aware of the date, time and location of their examinations.

Candidates should print their permit notice for each exam they are registered to sit and bring it along to the specified examination venue in order to gain admittance. Please ensure that there is no writing on the permit notice.

c) All examination venues are offered subject to adequate demand. If there is insufficient demand for the venue the candidate has chosen, they will be automatically re-allocated to the nearest available venue.

d) Candidates have one week after their permit notice is issued to request a change in venue. No changes of venue can be accommodated after this date. Exam venue change requests must be made in writing. In instances where the volume of candidates requires multiple venues to be used within Dublin, it is not possible to change between these exam centres.

### 3 Special Case Candidates

**Reasonable accommodations** are defined as those actions that enable students to demonstrate their true knowledge and ability in examinations without changing the demands of the examination. 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 examination or in-class assessment at risk, and is designed to ensure fairness to all students.

The following arrangements (briefly described below) are possible for students with specific conditions/disabilities who notify the Insurance Institute of their requirements **upon applying for each exam**:

- i. Alternative examination arrangements.
- ii. Extra time.
- iii. Provision of a computer/laptop.
- iv. Amanuensis (Scribe).

a) Where candidates wish to avail of these supports, they are required to notify the Insurance Institute **upon applying for an exam** 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](mailto:memberservices@iii.ie) for further information or with any queries. A new request for supports must be submitted before every exam session.

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

c) All special case candidates 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. The granting of additional time will necessitate that the special case candidates sit in a separate exam room/centre.

d) The Insurance Institute is committed to ensuring, as far as possible and within the framework of current legislative requirements, that students with disabilities have equality of access to and participation in all examinations and assessment procedures. Students with disabilities will be enabled to demonstrate their knowledge and competency on an equal footing with their peers.

### 4 Admission to Examination Centre and Examination Room

a) Candidates shall ensure that they are in attendance at the appropriate examination centre at least **30 minutes** before the advertised time of the commencement of an examination.

b) Only properly registered candidates are admitted to the examination room.

c) Candidates may not enter the examination room until permitted to do so by the Invigilator.

d) Candidates must bring photographic identification to the exam, (with their name printed and their signature) or other conclusive evidence of identity, in addition to their examination permit notice. Candidates without their examination permit notice and conclusive evidence of identity will not be admitted to the Examination Room.

e) Candidates will not be admitted to the examination room any later than one hour after the start of the examination. In exceptional circumstances, and provided that no other candidate has previously left the examination room, late candidates may be admitted at the discretion of the Senior Invigilator. Extra time will not be allowed in such circumstances and the short exam time will not be admitted as a reason for a Review/Appeal of the exam result; nor will the examiner be made aware of the short exam time utilised by the candidate.

f) Candidates will not be allowed to return to the examination room, once they have handed their Answer Book or MCQ Answer Sheet to the Invigilator.

## 5 Conduct during an Examination

a) Invigilators are present in the examination room to ensure the proper conduct of the examination (including the recording of the attendees) and to deal with any issues that might arise. If during the examination candidates should have a question or query, these should only be addressed to the Invigilator. Under no circumstances should candidates leave their places unless directed to do so by the Invigilator. Candidates must comply with all instructions given by the Invigilator.

b) Candidates shall not have in their possession while the examination is in progress, any unauthorised materials. All bags, coats, manuals, books, notes etc. must be left outside or at the front or back of the examination room, as indicated by the Invigilator.

c) A candidate who has unauthorised materials in their possession during their examination is in breach of the Examination Regulations. Any written or printed material stored in an electronic device shall be considered to be unauthorised materials.

d) Any unauthorised materials shall be removed and retained by the Invigilator, who shall make a written report to Registry. The candidate shall be allowed to complete the examination.

e) Candidates are prohibited from having in their possession in the examination room any electronic device such as a smart watch, PDA, or tablet computer. It is not sufficient to turn off the device. Any of these devices must be left outside, at the top or at the bottom of the examination room in candidate's coats or bags, as instructed by the Invigilator. Please note that the Insurance Institute is not responsible for candidate's personal property in the examination room.

f) Candidates are advised not to bring mobile/smart phones to an examination centre. If a candidate does bring a mobile phone into the examination room, it must be turned off (not set to silent) and must be placed face downwards on the floor under the candidate's examination desk until they leave the room. Candidates may be liable for a maximum fine of €65 for breach of this regulation.

g) Silent personal (battery operated) electronic calculators may be used, except in circumstances where their use is expressly forbidden. The Invigilator has the right to examine these devices as he or she sees fit. Programmable or text storing calculators are not permitted. Such prohibited devices found on a candidate may be removed from the candidate. It is the responsibility of each candidate to ensure that their calculator is in working order.

h) Candidates may not use dictionaries unless the Insurance Institute expressly approves these in advance. Those wishing to avail of this facility must request to do so in writing, together with their application, confirming the type of dictionary required (e.g. Spanish to English translation) in advance of the examination in which its use is being sought. Such approval will only be granted in special circumstances. Where approval has been sought by, and granted to a candidate to use a specified dictionary, the letter granting the permission must be shown to the Senior Invigilator of the exam centre prior to the commencement of the examination. The Senior Invigilator will then supply the candidate with the translation dictionary that they have requested. Candidates must not write on the face or in the body of these texts and must return them to the Senior Invigilator at the end of their exam.

i) Candidates may not bring their own mathematical/statistical tables, rough work paper, or any other unauthorised materials into the examination room. Mathematical/statistical tables will be supplied, if required. Mathematical and statistical tables are the property of the Insurance Institute. Under no circumstances should mathematical/statistical tables, dictionaries or any used or unused examination stationery be removed from the examination room. Candidates found in possession of these tables, dictionaries or stationery outside the examination room will be deemed to be in breach of the Examination Regulations.

j) Candidates must bring photographic identification to the exam, (with their name printed and their signature) or other conclusive evidence of identity, in addition to their examination permit notice. Candidates should leave such conclusive evidence of identity visible on their desks to allow the Invigilator to check candidates' identification during the examination, without undue disturbance to any candidate. Without such proof of identity, candidates will not be admitted to the examination, or may be asked to leave the examination room.

- If candidates fail to produce adequate identity, their Answer Book or MCQ Answer Sheet may not be marked, which would result in a Fail grade.
- k) It is the responsibility of each candidate to ensure that they have an adequate supply of pens, pencils, ink etc. required for an examination. The borrowing of such materials from other candidates will not be permitted during an examination.
- l) Candidates must only sit in the seat number/row allocated to them. Candidates must refer to the seating list outside the examination room to access their seating details.
- m) Candidates must not turn over the Examination Paper or otherwise commence the examination until instructed by the Invigilator to do so.
- n) Candidates are required to provide their answers to the examination questions in the Answer Book and/or MCQ Answer Sheets provided.
- o) Candidates are required to carefully enter the particulars required on the Answer Book and/or MCQ Answer Sheet. In all cases, candidates must sign the declaration that they have read, understood and agreed to be bound by these Examination Regulations. Where necessary, the Invigilator will be available to advise candidates on the correct completion of the cover sheet of the Answer Book/MCQ Answer Sheet. Candidates are requested to read the instructions and directions on the cover of the Examination Paper before starting the exam.
- p) If, after reading the Examination Paper, candidates wish to withdraw from the examination, they will not be allowed to do so until one hour after the start of the examination.
- q) Candidates wishing to leave the examination room temporarily may not do so unless accompanied by an Invigilator. In any event, any person seeking to enter or leave the examination room shall only do so with the Invigilator's permission. If a candidate needs to leave the examination room temporarily, they should raise their hand, and an Invigilator will accompany them. During this absence from the examination room, the Examination Regulations as set out herein still apply and candidates cannot communicate or attempt to communicate with another person or access or attempt to access unauthorised material.
- r) A candidate may not leave the examination room within the last fifteen minutes of their examination.
- s) A candidate must not for any reason or, on any pretext whatsoever, speak to or have any communication with any other candidate, or aid or attempt to aid another candidate; such communications will be regarded as a breach of these Examination Regulations. If a candidate needs to ask a question or obtain an extra materials, they should raise their hand and an Invigilator will attend to them.
- t) At the end of the examination, candidates must remain in their place until an Invigilator has collected their Answer Books/MCQ Answer Sheet, the Answer Books/MCQ Answer Sheets have been checked, and the Invigilator has announced that candidates may leave the examination room. It is the responsibility of each candidate to ensure that their Answer Books are handed to the Invigilator. Candidates must not remove Answer Books, MCQ Answer Sheets, extra paper, or Examination Papers from the examination room.
- u) Smoking is not permitted in or in the vicinity of the examination room. Smoking breaks are not permitted during the examination. No food or drink is permitted in the examination room (except for medication, with prior approval of the Institute).
- v) Any alleged violation of the Exam Regulations may be brought to the attention of IT Sligo Disciplinary Committee and will be investigated and addressed according to the relevant policies and procedures that govern that Committee (reference section 9 below).
- w) Any violation of the Exam Regulations is subject to a maximum penalty of 2 years expulsion from the Institute.

## 6 Cheating and Plagiarism in an Examination

Any act or omission, which adversely affects the rights of any other member of the Insurance Institute, or which disrupts the orderly and responsible conduct of any Insurance Institute activity, or which violates any Insurance Institute Regulation, shall constitute a breach of discipline. Examples are included, but not limited to, those in the sections below.

a) Where candidates are considered by the Invigilator to have copied or to have attempted to copy or to have assisted in copying, the Invigilator shall make a written report to Registry. The candidate shall be allowed to complete the examination.

b) Cheating means an attempt to benefit oneself, or another, by deceit, fraud or other breach of the Examination Regulations. This shall include impersonation and plagiarism. Plagiarism, the presentation of another person's material, concepts, arguments etc., whether published or unpublished, as one's own without appropriate attribution, is a serious breach of these Examination Regulations.

c) Plagiarism is defined by the act not by the intention. Where it is considered that a candidate may be guilty of plagiarism, a comprehensive written report thereon shall be submitted to Registry. Plagiarism in any form is forbidden in all examinations and assessments, theses, or other academic exercises.

d) In cases of impersonation, the personator and the personated shall both be deemed to be in breach of the Examination Regulations.

## 7 Absence from Examinations

a) If a candidate is absent from an examination in a module to which they have registered, the candidate will be treated as having sat the exam and will be recorded as Not Present (NP) for the examination and will be awarded a result of FAIL in the module.

In the case of being absent due to extenuating circumstances (as defined below), candidates will not be treated as failing the module and the next attempt will be treated as a first sitting.

b) If a candidate is absent from an examination and wishes to claim that such an absence is on the grounds of extenuating circumstances (e.g. illness or bereavement), a detailed written explanation of the absence must be received by the Insurance Institute within **10 working days** after the examination. If the absence is due to the candidate's illness, candidates must also submit a medical certificate. Medical Certificates must be ORIGINALS (fax, scanned or photocopies will not be accepted), must cover the exam date or relevant period of assessment, and must identify that the candidate was affected by illness or injury 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) Candidates presenting with extenuating circumstances, particularly medical certificates, for consecutive examinations or assessments may be contacted by the Insurance Institute to discuss their case and circumstances. Their case may also be referred to a relevant IT Sligo Examination Board for further consideration.

## 8 Illness during an Examination

a) A distressed or ill candidate may be permitted to leave the examination room temporarily during an examination, accompanied by an Invigilator, and may subsequently return to complete the examination, provided that the continuity and quality of invigilation is not affected. The Senior Invigilator may, following consultation with the Insurance Institute, if deemed necessary, give a time extension to such a candidate at the end of the examination equal to the period of absence, or arrange for such a candidate to complete the examination in a separate room under separate supervision.

b) Each candidate shall bring any extenuating circumstances which may have affected their performance in any examination or part of an examination to the attention of the Insurance Institute within **10 working days** after the date of the examination. The Registrar shall be informed and will notify the Examination Board who may decide to take such circumstances into account with respect to that candidate. Extenuating circumstances that could have been brought to the attention of the Examination Board may not necessarily be admitted later as grounds for Review/Appeal of an examination result.

## 9 Complaints and Summary Procedure

Students taking Insurance Institute examinations are bound by the Academic Regulations of IT Sligo.

Further details can be found here:

<https://www.itsligo.ie/files/2016/07/Exam-024-155-Rev-004-Disciplinary-Procedure-for-Student-Examinations.pdf>

## 10 Communication of Examination Results

a) Modules are assessed using marks; modules are graded as Pass/Fail. Programme awards are also awarded as Pass/Fail (i.e. Honours are not awarded).

b) Before all results relating to Insurance Institute candidates are released they must be presented and approved to an appropriate Examination Board with IT Sligo. These exam boards are conducted in accordance with IT Sligo's applicable regulations.

Further details can be found here:

<https://www.itsligo.ie/files/2017/12/Marks-and-Standards.pdf>

c) Results and consequential awards shall be formally communicated to candidates after ratification of the results and awards by the relevant Examination Board. Candidates will be advised of their results individually.

d) Results will be published securely via the Insurance Institute website and Transcripts of Ratified Results shall be published securely on each candidate's member area. A communication will be sent to candidates informing them that their results are available. Result notices will not be issued by post.

e) In order to preserve confidentiality, examination results shall not be disclosed by email, fax, telephone or to personal callers to the offices of the Insurance Institute or IT Sligo.

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

- be properly registered,
- have no outstanding fees or debts of any kind due to the Insurance Institute or IT Sligo.
- have satisfactorily attended or otherwise pursued as prescribed an approved programme of study, and
- have satisfactorily completed all programme requirements as stipulated by the Examination Board.

g) After results have been issued, candidate's exam scripts will only be retained 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.

## 11 Examination Re-checks, Reviews and Appeals

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

Further details can be found here:

<https://www.itsligo.ie/files/2017/09/EXAM027-200-006-Examination-Feedback-Review-and-Appeal.pdf>

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. In the case of candidates who have failed the module for which they have requested a Re-check they should not await the outcome of the Re-check before re-registering for that module (to do so may mean missing the re-registration closing date). 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. Where the Registrar is of the opinion that such action is appropriate, the Registrar may retrospectively exempt a candidate from the application of Regulation 11 (b) i.
  - iii. The Institute will charge a fee of **€35** 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 IT Sligo.

## d) Definition of a Review

A Review means the reconsideration in detail of all or part of the existing examination material by the examiner. The examiner 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.

A Review can also mean the consideration of other pertinent information where the application has been made based on various grounds specified in 11 (e) iii. This may involve reconsideration of examination material in light of the extra information.

In the case of multiple choice examinations, feedback cannot be given on a question-by-question basis in order to protect the integrity of the question bank. In light of this restriction, candidates who are unsuccessful in MCQs are provided with an individual feedback report which details the chapter, subchapter reference, and area from which the question comes. Therefore a review in the case of an MCQ exam typically involves consideration of the specific grounds for the review specified in 11 (e) iii.

## e) The grounds for review

- i. Before a Review procedure is initiated, a detailed written submission in accordance with the following paragraph must be received from the candidate.
- ii. The submission must identify the element or elements of the examination on which the Review is sought. It must also specify the grounds on which the Review is sought and must contain all information which the candidate wishes to have taken into account 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's performance in the assessment was adversely affected by illness or other factors which, for valid reasons, the candidate was unwilling to divulge before the Examination Board reached its decision.
  - (d) The candidate had formally notified the Insurance Institute of extenuating circumstances prior to or during the course of an examination, however, the Examiners and the Examination Board were not advised of such extenuating circumstances prior to considering the candidate's examination results or that the Examination Board did not give sufficient weight to such extenuating circumstances previously notified.
  - (e) 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.
  - (f) There was a material administrative error or a material irregularity in assessment procedures which made a real and substantial difference to a candidate's result.

f) 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 examination results are first published. In the case of candidates who have failed the module for which they have requested a Review, they should not await the outcome of the Review before re-registering for that module (to do so may mean missing the re-registration closing date). If a candidate has re-registered for the module and the Review results in an upward revision of their grade from Fail to Pass, the Institute will refund the re-registration fee to the candidate.
- ii. Where the Registrar is of the opinion that such action is appropriate, the Registrar may retrospectively exempt a candidate from the application of Regulation 11 (f) i.
- iii. The Institute will charge a fee of **€65** for a Review of each examination paper. In the event of a Review resulting in an upward revision of grade, this fee is refundable.
- iv. The Review submission shall be considered by the Institute or Examiner and the Registrar or Registrar's nominee.
- v. In the event of a Review submission being declined, the candidate shall have the right, to appear personally before the Registrar and may be accompanied if desired by another person.
- vi. Following publication of results, candidates' who can demonstrate valid grounds for review, may request to view their examination script in the offices of the Institute in the presence of the Registrar or the Registrar's nominee, at a date and time to be agreed with the Registrar or the Registrar's nominee. The viewing of scripts is strictly by appointment only. 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 harm the examination process). While viewing the scripts candidates will not be allowed to make copies or to be accompanied by anyone else.

g) The outcomes of all Reviews must be presented and approved to an appropriate Examination Board with IT Sligo.

h) The outcome of a Re-check or a Review can be appealed in accordance with the Academic Regulations of The Institute of Technology Sligo (IT Sligo).

Further details on the appeals process can be found here:

<https://www.itsligo.ie/files/2017/09/EXAM027-200-006-Examination-Feedback-Review-and-Appeal.pdf>