

**Required Training Elements – Limited Lines Travel Insurance Agent**LIC TA 3 (Rev 11/2012)

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**California Department of Insurance  
Limited Lines Travel Insurance Agent  
Outline of Required Training Elements  
Pursuant to Sections 1753(c)(1), (2), (3), and Sections 1754(a)(6), (7), and (8)**

Section 1754(a)(6) of the California Insurance Code states that the limited lines travel insurance agent shall use all reasonable means at its disposal to ensure compliance by the travel retailer's employees with their obligations under the law including a requirement that each employee of the agent's travel retailers whose duties include transacting travel insurance must receive training. The training shall be provided whenever there is a material change that requires modification to the training materials, but in no event less frequently than every three years. The training materials, at a minimum, shall contain instruction on the following:

- 1) Types of insurance offered;
- 2) Ethical sales practices; and,
- 3) Disclosures to prospective insurance customers as referenced in Sections 1754(a)(7)(8) of the California Insurance Code which states the following:
  - a) The limited lines travel insurance agent or the travel retailer provides disclosure to the consumer in either the marketing materials or fulfillment packages that is substantively similar to the following:

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.
  - b) The limited lines travel insurance agent or the travel retailer makes all of the following disclosures to the prospective insured, which shall be acknowledged in writing by the purchaser or displayed by clear and conspicuous signs that are posted at every location where contracts are executed, including, but not limited to, the counter where the purchaser signs the service agreement, or provided in writing to the purchaser:
    - (i) That purchasing travel insurance is not required in order to purchase any other product or service offered by the travel retailer.

- (ii) If not individually licensed, that the travel retailer's employee is not qualified or authorized to:
  - (1) Answer technical questions about the benefits, exclusions, and conditions of any of the insurance offered by the travel retailer.
  - (2) Evaluate the adequacy of the prospective insured's existing insurance coverage.
  
- 4) Section 1753(c) (2) of the California Insurance Code states that travel insurance does not include major medical plans, which provide comprehensive medical protection for travelers with trips lasting six months or longer, including for example, those working overseas as an expatriate or military personnel being deployed.

Further, Section 1753(c)(3) of the California Insurance Code states that travel insurance does not include damage waiver contracts, as defined in paragraph (5) of subdivision (a) of Section 1936 of the Civil Code. The phrase "damage waiver" or "collision damage waiver" cannot be used to describe travel insurance coverage, but the insurance contract may otherwise refer to "damage waiver" or "collision damage waiver" provided by a company, as defined in paragraph (1) of subdivision (a) of Section 1936 of the Civil Code.

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**Important:**

- Any changes to previously submitted training materials shall be submitted to the California Department of Insurance, with the changes highlighted, at least 30 days prior to their use by the limited lines travel insurance agent. Training materials and changes to those materials submitted to the California Department of Insurance pursuant to this subdivision shall be deemed approved for use by the limited lines travel insurance agent unless it is notified by the department to the contrary.

Failure by a limited lines travel insurance agent to submit training materials or changes for departmental review or use of unapproved or disapproved training materials shall constitute grounds for denial of an application for a license, nonrenewal of a license, or suspension of a license, or other action as deemed appropriate by the commissioner.