



Insurance Broking

Information Pack

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LMI COLLEGE of Insurance and Risk

An Overview

LMI COLLEGE of Insurance and Risk is a Registered Training Organisation recognised under the Standards for RTO's 2015 by the Australian Skills Quality Authority (ASQA), Provider Number 31916.

The LMI College has been involved in training in the insurance broking and claims sector since 2005. Trainers have significant practical industry experience and provide learners with ongoing support and feedback. Our philosophy is to provide a quality, personalised service to the learners referred to us. We recognise that not all businesses are the same and each individual learner's expertise and experience can vary significantly. We endeavour to provide training and/or assessment that suits the specific needs of our learners.

Introduction

The information contained herein has been developed to provide you with information about us and the courses we offer. This handbook also contains information outlining your rights and responsibilities and our rights and responsibilities.

Training and Delivery

The LMI College team pride themselves on the personalised service provided to clients and learners. The process adopted is to provide learners with continual feedback and support in the learning process. We recognise that each learner's abilities will differ, and we will provide additional support where needed. We understand not everyone learns in the same manner. Our courses are adapted to fulfil these variations in learning. It is important to note that undertaking courses provided by LMI College may be difficult for any potential learner who does not have access to broking software or insurance products information.

We do expect learners to take responsibility for their learning, which includes meeting the timelines we establish for completion of assessments. Timelines for completion are allocated on the learners' dashboard, or if additional training and assessment is required, allocation of timeframes is made by the trainer. Flexibility is applied where there are extenuating circumstances and/or at the request of an authorised supervisor. From time to time we may require learners to complete a course earlier than indicated. This only occurs when there has been a change to the training package (qualification) and the learner is in danger of exceeding the teach-out period provided by the regulators.

When learners submit their assessments, our trainers will review the assessment and contact the learner to provide them with feedback. If the learner requires additional training this will be completed via telephone at that time. If learners require additional support completing the assessments, they can contact their trainer during office hours to gain assistance.

Our Courses

Our courses have been developed with practicality in mind. Our trainers and resource developers have all worked extensively in the general insurance and insurance broking profession. The courses are designed with practical day to day broking practices in mind. We recognise that whether a person is 6 or 60, they all learn differently. Our objective is to accommodate the varying ways people learn.

Our training modules contain a variety of text-based learning modules, interactive infographics and animations to maintain the learner's interests.

It is our view that technical insurance knowledge is formative to the development of insurance broking skills. Our training courses incorporate technical knowledge, generic product knowledge and broking skills.

Mission Statement

Our objective is to strive to offer the best training and education programs possible. It is our intention to develop an organisation of quality and integrity that offers our clients nationally endorsed qualifications in a flexible learning environment. Our goal is to develop training programmes which are practical and meet the needs of your industry. We seek to work in partnership with our clients to assist learners meet their training goals.

SHORT COURSES

Tier 2 General Insurance

Course Content

This short course is designed for individuals with some general insurance industry experience. The purpose of this course is to provide learners with the opportunity to demonstrate the knowledge and skills required to meet ASIC RG146 requirements for Tier 2 General Insurance. This course explains the compliance standards required to be met by insurance brokers including provision of advice and disclosures; information required to arrange a quotation; traps and pitfalls of insurance products; how to read the PDS – generic domestic product knowledge focusing on private motor, home and contents and landlords; communicating with the client.

Topics in this course include:

- Fundamental Compliance – Provision of Advice and Disclosure
- Providing Advice on Private Motor Insurance
- Providing Advice on Domestic Property Insurance
- Dealing with a Client on Domestic Property

Training and Assessment Process

The assessment process for this short course will include:

- Pre-gap assessment test - this test determines the learners' current level of knowledge and allows us to determine gap training requirements and to consider prior knowledge
(this is only available to learners with prior industry knowledge)
- Combination true/false, multiple choice and short answer questions
- Case studies
- Practical assessments
- Trainer/Assessor or supervisor's observation in the workplace
- Role play or verification questions (if required).

Learners are provided with feedback on the completion of each assessment. Learners may contact their trainer for assistance during working hours without a prior appointment. Where an employer has paid for the learner to complete the course, the employer will be provided with feedback on the learners' progress when requested. Learners are required to agree to this on initial enrolment.

No feedback is provided to employers where the learner has self-funded their course unless with the express permission of the learner.

Learners who are unable to complete practical assessments should advise the Student Support team at the time of enrolment, and our team will discuss options for additional case studies and methods of assessment.

Timeline for Completion

Learners will be allocated a timeline for completion on their learner dashboard. The average timeline for completion is between 2 and 6 months depending on the learner's previous experience and exposure to practical application within the work environment. The timeline is reduced where partial Recognition of Prior Learning has been applied.

Units of Competency

FNSASIC315 Provide Tier 2 personal advice in general insurance

FNSASIC314 Provide Tier 2 general advice in general insurance

Tier 1 Insurance Broking

Course Content

This module covers the knowledge and skills, required to meet ASIC RG146 Tier 1 Insurance Broking.

Designed for brokers handling SME business, the course is broken down into three (3) learning modules. Exemptions may apply to some of these modules if recognition of prior learning has been assessed through a pre-gap assessment test. The last two modules focus on the formative technical training required to operate as an insurance broker, including the importance of gathering information about the risk, risk exposure and risk assessment, generic product knowledge – traps and pitfalls of policy wordings, placement of risk.

PLEASE NOTE – THIS COURSE WOULD BE DIFFICULT FOR ANY LEARNER WHO DOES NOT HAVE ACCESS TO BROKING SOFTWARE OR INSURANCE PRODUCT RESOURCES/ OR PREVIOUSLY WORKED IN THE INSURANCE INDUSTRY. WE STRONGLY RECOMMEND CONSIDERATION BE GIVEN TO THIS FACTOR BEFORE CHOOSING TO ENROL.

OTHER PROVIDERS MAY PROVIDE MORE SUITABLE COURSES. REFER TO WWW.TRAINING.GOV.AU FOR A LIST OF PROVIDERS.

Modules in this course include:

- ASIC Generic Knowledge Requirements
- Fundamental Insurance Law
- Arranging Insurance for a Trades or Business
- Arranging Insurance for a Professional Person
- Arranging Insurance for SME Business

Learners who successfully complete the Tier 1 course and wish to move on to completing the full Diploma will have two remaining modules to complete the Diploma of Insurance Broking. These modules are:

- Complex Renewals
- Claims (Handling and Management)

PLEASE NOTE – FOR LEARNERS DEALING PRIMARILY WITH RETAIL DOMESTIC LINES (EXCLUDING PERSONAL ACCIDENT AND ILLNESS), WE RECOMMEND OUR TIER 2 GENERAL INSURANCE SHORT COURSE.

Training and Assessment Process

The assessment process for this short course will include:

- Pre-gap assessment test - this test determines the learners' current level of knowledge and allows us to determine gap training requirements and to consider prior knowledge
- Combination true/false, multiple choice and short answer questions
- Case studies and practical assessments
- Trainer/Assessor or supervisor's observation in the workplace (if required)
- Role play or verification questions (if required).

Learners are provided with feedback on the completion of each assessment. Learners may contact their trainer for assistance during working hours without a prior appointment. Where an employer has paid for the learner to complete the course, the employer will be provided with feedback on the learners' progress when requested. Learners are required to agree to this on initial enrolment.

No feedback is provided to employers where the learner has self-funded their course unless with the express permission of the learner.

Learners who are unable to complete practical assessments should advise the Student Support team at the time of enrolment, and our team will discuss options for additional case studies and methods of assessment.

Timeline for Completion

Learners will be allocated a timeline for completion on their learner dashboard. The average timeline for completion is between 3 and 12 months depending on the learner's previous experience and exposure to practical application within the work environment. The timeline is reduced where partial Recognition of Prior Learning has been applied.

Units of Competency

The Tier 1 course forms part of the FNS51220 Diploma of Insurance Broking.

| | |
|-------------|---|
| FNSIBK416 | Deliver insurance broking services |
| FNSIBK518 | Implement changes to insurance programs of broking clients |
| FNSIBK523 | Prepare submissions for new insurance broking business |
| FNSINC412 | Apply and maintain knowledge of financial products and services |
| FNSIBK415 | Meet compliance requirements relating to insurance broking |
| FNSASICY513 | Provide advice in insurance broking |

QUALIFICATION COURSES

FNS51220 Diploma of Insurance Broking

Qualification Course

This qualification is designed to reflect job roles in insurance broking in a range of organisations as a team member or leader in a large organisation/small business practice or as a sole operator.

Modules 1 to 3 of this qualification course meets ASIC's requirements for Tier 1 Insurance Broking. Possible work functions include:

- Identifying risk within a client's broking portfolio
- Monitoring a client's broking portfolio including monitoring complex domestic and business risk portfolios
- Negotiating and resolving claims disputes
- Negotiating with insurers on behalf of their clients in an insurance claim
- Prepare new business proposals for insurance broking clients
- Reviewing and reporting losses
- Working as an insurance broking account executive.

FNS51220 Diploma of Insurance Broking is a nationally recognised qualification course.

To attain a Diploma of Insurance Broking, **11 units** must be achieved. The units of competency chosen for this course incorporate 7 core units, plus 4 elective units from the Diploma of Insurance Broking training package or other endorsed training package or accredited course. This training course has been tailored to suit the needs of industry.

PLEASE NOTE – THIS COURSE WOULD BE DIFFICULT FOR ANY LEARNER WHO DOES NOT HAVE ACCESS TO BROKING SOFTWARE OR INSURANCE PRODUCT RESOURCES/ OR PREVIOUSLY WORKED IN THE INSURANCE INDUSTRY. WE STRONGLY RECOMMEND CONSIDERATION BE GIVEN TO THIS FACTOR BEFORE CHOOSING TO ENROL.

OTHER PROVIDERS MAY PROVIDE MORE SUITABLE COURSES. REFER TO WWW.TRAINING.GOV.AU FOR A LIST OF PROVIDERS.

Course Content

Modules 1 - 3 – RG146 Tier 1 Insurance Broking*

Successful completion of Tier 1 Insurance Broking Short course as outlined above.

Module 4 – Complex Renewals*

This module covers the knowledge and skills required to develop client relationships, manage complex renewals and changes to insurance portfolios.

Module 5 – Claims (Handling and Management)*

This module provides an overview of the claims handling and the laws and management processes for claims in an insurance broking environment.

*These modules are also available as individual learning modules.

Training and Assessment Process

The assessment process for this short course will include:

- Pre-gap assessment test- this test determines the learners' current level of knowledge and allows us to determine gap training requirements and to consider prior knowledge
- Combination true/false, multiple choice and short answer questions
- Case studies and practical Assessments
- Trainer/Assessor or supervisor's observation in the workplace (if required)
- Post gap assessment test, role play or verification questions (if required).

Learners are provided with feedback on the completion of each training module. Learners may contact their trainer for assistance during working hours without a prior appointment. Where an employer has paid for the learner to complete the course, the employer will be provided with feedback on the learners' progress when requested. Learners are required to agree to this on initial enrolment.

No feedback is provided to employers where the learner has self-funded their course unless with the express permission of the learner.

Learners who are unable to complete practical assessments should advise the Student Support team at the time of enrolment, and our team will discuss options for additional case studies and methods of assessment.

Timeline for Completion

Learners will be allocated a timeline for completion on their learner dashboard. The average timeline for completion is between 12 and 18 months depending on the learner's previous experience and exposure to practical application within the work environment.

Units of Competency

Modules 1 - 3 incorporating Core Units and RG146 Tier 1 Compliance Units.

| | |
|-------------|---|
| FNSIBK416 | Deliver insurance broking services |
| FNSIBK518 | Implement changes to insurance programs of broking clients |
| FNSIBK523 | Prepare submission for new insurance broking business |
| FNSINC412 | Apply and maintain knowledge of financial products and services |
| FNSIBK415 | Meet compliance requirements relating to insurance broking |
| FNSASICY513 | Provide advice in insurance broking |

Module 4 – Complex Renewals

| | |
|-----------|--|
| FNSIBK525 | Monitor insurance broking client programs |
| FNSIBK524 | Manage complex risk portfolios for insurance broking clients |

Module 5 – Claims (Handling and Management)

| | |
|-----------|---|
| FNSIBK522 | Negotiate complex claims settlement for insurance broking clients |
| FNSISV405 | Analyse insurance claims |
| FNSISV408 | Manage handling and settlement of routine insurance claims for retail clients |

INFORMATION AND COURSE DELIVERY

Qualification and Delivery Options

Learners who have undertaken prior training or gained knowledge and skills through life and work experiences may be eligible to have their competencies recognised. Learners are supported throughout the process by LMI College staff. These may include:

Recognition of Prior Learning – Credit Transfer

LMI College is committed to recognising units of competency and qualifications issued by other Registered Training Organisations. Learners who have undertaken prior studies and have been issued with a Statement of Attainment or Qualification Certificate may be eligible to have completed units of competency recognised as a credit towards enrolled courses. Learners should contact LMI College to discuss this option.

Please note, when a statement of attainment or qualification certificate is provided by the learner, LMI College may contact the issuing RTO to validate the statement of attainment or qualification certificate.

Recognition of Prior Learning (RPL)

Learners who consider themselves competent in one or more of the units of competency in the qualification have the right to have that competency recognised without participating in a learning process. This pathway requires the learner to demonstrate current competence or provide evidence of prior learning.

Learners wishing to apply for RPL in a portfolio mode are provided with an RPL kit which incorporates the document 'Recognition of Prior Learning (RPL) Handbook' and an application for recognition of prior learning and portfolio of evidence checklist.

Portfolio

Learners may compile evidence in the form of copies of certificates, work examples, letters etc. This technique is particularly useful for those participants with existing skills who are located in regional areas where they may have limited opportunity for face-to-face contact with trainers and assessors. Evidence is verified by a thorough verbal questioning process via face-to-face or telephone interview.

Alternatively, learners may arrange for observation and recognition of workplace performance through employer testimonials or work appraisals or through assessor observation. This technique allows learners to collect direct evidence where no other documentation is available or to provide further evidence to support other hard copy documentation. This is frequently preferred by those who have limited previous exposure to

education and training or who prefer to demonstrate rather than document skills and knowledge.

Learners may undertake a gap assessment test which establishes their underpinning knowledge, skills requirements and specialist product knowledge, relevant legislation, and regulations.

RPL Diploma of Insurance Broking Assessment Workshops

From time to time, LMI College may conduct RPL Assessment Workshops. These workshops are designed to cater for candidates with over 5 years' experience managing a commercial book of business in a broking environment. Candidates undertaking these workshops must be able to provide a validated Statement of Attainment to demonstrate they have attained at least four (4) units of competency in a Tier 1 Insurance Broking course.

Further information is available by contacting our office.

Work-based Training and Assessment

Following the offer of; or participation in the RPL option, learners who require further training and assessment will undertake the Work-based Training and Assessment pathway. This pathway involves learners completing work related training and assessment activities through one of the modes outlined in the following section. All work-based training and assessment combines work-based activities and computer-based training with activities to reinforce learning.

Work-based Training and Assessment takes place via the following process:

- ❑ Step 1 – eLearning activities and/or practical assessments are provided to the learner
- ❑ Step 2 – Verbal verification questions are completed by the assessor, either face to face or via telephone, alternatively observation checklists are completed on site, via an authorised supervisor, or in a workshop environment
- ❑ Step 3 - Feedback is provided to the learner regarding outcomes and if necessary, details of further assessment or training provided.
- ❑ Step 4 - The results of the assessment are recorded and a Statement of Attainment or Qualification issued by LMI College.

Learning Delivery Mode

The qualification courses are delivered via eLearning mode.

eLearning

This delivery mode involves the use of our eLearning interactive training modules or videos to provide the relevant training and assessment tasks. Many of these modules can be downloaded and printed. Trainer support will be available by telephone or email throughout the duration of the qualification and completed activities and assessment tasks will be submitted to the trainer via post, email or eLearning platform.

- ❑ Alternative training and assessment activities may be provided as necessary until the learner has gained the skills, knowledge and experience essential for competence. Learners will be given feedback whilst working through the relevant competencies to ensure that they have the greatest chance of success.
- ❑ Learners in the workplace will be required to complete real examples to gain the knowledge and skills required. Assessment of practical skills will occur after the completion of the learner's training activities. Assessment of component goals will be clustered into a project wherever possible, and the assessment conditions shall be consistent with the delivery methods chosen. Under no circumstances will the assessment be conducted in a way that does not require the learner to demonstrate the skills outlined on the learner's dashboard.
- ❑ Learners who are unable to complete practical assessment assigned will be provided with an opportunity to demonstrate their knowledge and skills by other assessment methods appropriate to the task.

Resources, Facilities and Equipment

eLearning

For each unit of competency, learners are provided with access to eLearning Modules to provide background information.

Each learner will be provided with electronic based activities, case studies and practical assessments.

Learners will need access to a computer that can play sound; with internet access; and preferably with access to emailing facilities for submitting completed activities and corresponding with their trainer (alternatives to emailing however, can be arranged).

Workshops

Learners will be provided with workbooks in a workshop environment.

In addition, the learner should have access to a workplace mentor or supervisor who has experience relevant to the competencies.

Learners will need access to a computer and preferably to emailing facilities for submitting completed activities and corresponding with their trainer (alternatives to emailing however, can be arranged).

Access to related industry Legislation and Acts is also required.

ASSESSMENT AND STATEMENT OF ATTAINMENT

Three (3) attempts at an assessment are included in the tuition and assessment fees. Additional attempts will incur a fee to be negotiated. A qualification or statement of attainment, with an attached statement of results will be issued on completion of the qualification/ course.

Learners who have completed all of the requirements for a qualification will be issued with a full qualification certificate. Those who have only completed some of the required units of competency will be issued with a Statement of Attainment.

Unique Student Identifier (USI)

Every learner will need to provide a Unique Student Identifier (USI) number when submitting an enrolment form. Your USI will give you access to an online record of the training you have completed since 1 January 2015, and this can be created at www.usi.gov.au using a form of identification (i.e. Drivers licence).

We are unable to issue statement of attainments or qualification certificates without a USI number.

Expected Commitment by Learner

It is understood the learner will be responsible for their own learning. It is the learner's responsibility to contact LMI College if they are having any difficulties or require feedback. LMI College will offer support when requested.

When a learner is undertaking a course sponsored and paid for by their employer, the learning program is conducted co-jointly with the employer. The learner understands the employer will be kept apprised of the learners' progress if required.

Student Submission Standards

All learners are required to demonstrate their understanding of the course work when completing their assessments. Therefore, all students must ensure their answers are written in their own words.

When completing assessments, please **DO** the following:

Refer to the following resources available to you:

- Learning Material available on your elearning dashboard
- Your office policies and procedures, and internal guidelines
- Insurance policy wordings

- ❑ Insurance legal / regulatory material (e.g., the Insurance Contracts Act or the NIBA Code of Practice)
- ❑ Your LMI College Trainer/Assessor
- ❑ Your workplace supervisor

When completing assessments, please **DO NOT**:

- ❑ Cut and paste information directly from your learning material
- ❑ Use any artificial intelligence (AI) software (e.g., ChatGPT) to generate answers
- ❑ Have someone else complete the assessment for you

LMI College have implemented tools and resources to identify where instances of plagiarism have been used. Where instances of plagiarism are suspected, the LMI College team will follow the procedures outlined in the Disciplinary Policy section of this information pack.

Commitment of LMI College

LMI College will provide the learner with course material and assessment activities. LMI College will provide ongoing feedback to learners who submit their completed activities. LMI College will work with employers to assist learners to complete the training course.

ENROLMENT AND INDUCTION PROCESS

LMI College adheres to the requirements of the Australian Qualification Framework (AQF), the relevant State Training Authority (STA) requirements in respect to Qualification Training courses. LMI College adheres to the requirements set down by the Australian Securities and Investment Commission (ASIC) in respect to RG146 compliance requirements.

- ❑ completion of an enrolment form or
- ❑ completion of recognition of prior learning request (RPL)
- ❑ assessment of language, literacy, and numeracy capabilities
- ❑ allowance for reasonable adjustments applied if required

POLICIES AND PROCEDURES

LMI College adheres to the relevant statutory regulations. The policies and procedures contained in this information pack cover the most significant legislation and regulatory requirements that affect participation in vocational education and training. All policies have been developed in accordance with State and Federal Discrimination, Industrial Relations, Privacy, Workplace Health & Safety and Training & Employment legislation as well as the Australian Quality Training Framework standards for Registered Training Organisations.

Harassment and Anti-Discrimination Policy

LMI College is committed to the principles of fairness and equal opportunity for all learners and abides by the requirements of Australian and State/Territory Discrimination Laws. Unfairness, bullying, harassment, discrimination, or intimidation will not be tolerated by either staff or contractors of LMI College or learners. LMI College rejects inappropriate distinctions on the grounds of race, sex, pregnancy, marital status, age, sexual orientation, gender history, family responsibility, family status, political convictions, religious beliefs, disability, or medical conditions.

LMI College has adopted the following procedure to deal with harassment or anti-discrimination.

Procedures to follow:

Any person who believes they have been the victim of harassment, discrimination or bullying should immediately.

1. Advise the perpetrator they find their behaviour offensive and intimidating.
2. Advise the perpetrator to cease immediately.
3. Advise the management of LMI College they have been subjected to behaviour they have found offensive and/or intimidating.
4. Management will investigate the allegations and take appropriate action to ensure disciplinary action is immediately implemented, this may result in the dismissal of any staff member, contractor or partner of LMI College or in the case of a learner, an official complaint will be lodged with their employer.

Disciplinary Policy

The purpose of this policy is to demonstrate LMI College commitment to ensuring all disciplinary matters are dealt with in an objective and fair manner that complies with relevant legislation.

The objective of this policy is to counsel learners regarding any inappropriate behaviour (which includes plagiarism); and determine why this behaviour has occurred and facilitate behavioural change so this behaviour does not continue.

Disciplinary Procedures

To ensure that all disciplinary matters are dealt with in a fair and objective manner in compliance with relevant legislative requirements, the following procedure should be adopted:

1. Verbal Warning: The trainer or supervisor should discuss the unacceptable behaviour with the learner and inform them the discussion is a verbal warning and explain why the behaviour is unacceptable. The learner must be given the opportunity to respond. The details of the warning should be documented in the learner file, including date, details and signature of the trainer/supervisor.
2. First Written Warning: The trainer or supervisor should again discuss the issue with the learner and again the learner must be given the opportunity to respond. Details of the warning must be recorded in writing and signed off by all parties to the discussion.
3. Final Written Warning: If the learner's performance has not achieved the advised minimum acceptable standard, or there has been another occurrence of misconduct, a final written warning notice may be issued. The same process for the First Written Warning must be followed. Additionally, the final written notice should clearly state that if the learner's performance or conduct does not reach the appropriate standard then the learner will be subject to termination of training.
4. Cancellation: If the progressive disciplinary procedure fails to improve the learner's conduct or another type of misconduct occurs, they will be asked to show cause why he/she should not be terminated from their training. If the decision is made to terminate the training contract, then a cancellation form will be completed by the learner and employer at the termination meeting.

Complaints and Appeals Policies

LMI College is committed to ensuring complaints are dealt with in a fair and equitable manner.

LMI College takes any complaint seriously. We have adopted a procedure for handling complaints. These procedures apply to all dealings with employers and/or learners.

Procedure for Handling a Complaint

1. LMI College should be contacted immediately with details of the complaint.
2. If the matter is not resolved successfully over the telephone, the complaint should be made in writing detailing the nature of the complaint, the facts surrounding the complaint and any evidence to support the complaint.
3. LMI College will investigate the incident and make a recommendation.
4. If resolved, documentation will be filed in course records (you will be given a copy).
5. If unresolved, a conference will be arranged and may include:
 - a representative of LMI College
 - complainant
 - respondent
 - complainant's Workplace Supervisor
 - or other parties as appropriate
6. If resolved, documentation will be filed in course records.
7. If not resolved, (or at any time the complainant chooses) matters may be referred to the relevant authorities for help.
8. Details of any outcomes and recommendations will be supplied to you in writing.

Procedures for Appealing Against Assessment

1. Contact your Trainer/Assessor to discuss the assessment mark.
2. If unresolved, a written request may be forwarded to the CEO of LMI College requesting a third party assessor review. You should retain a copy for your records.
3. If resolved, written documentation will be filed in course records. (You will be given a copy).
4. If unresolved, the matter will be referred to the appropriate external regulatory body for investigation and a decision will be made.
5. At any time, matters may be referred to a counsellor of Human Rights and Equal Opportunities Commission for help.
6. Details of any outcomes and recommendations will be supplied to you in writing.

Privacy Policy

Purpose

The purpose of this privacy policy is to:

- clearly communicate the personal information handling practices of LMI College
- give staff and other individuals a better understanding of the sort of personal information that LMI College holds
- enhance the transparency of LMI College operations

Authorisation

The Privacy Act 1988 (Privacy Act) is an Australian law that regulates the handling of personal information about individuals. This includes the collection, use, storage and disclosure of personal information. The Privacy Amendment (Enhancing Privacy Protection) Act 2012 introduced many significant changes to the Privacy Act, including 13 Australian Privacy Principles (APPs) that apply to the handling of personal information. As an Australian Government agency, LMI College is obliged to comply with the APPs.

Personal Information - Definition

Personal information is defined under the Privacy Act as information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- whether the information or opinion is true or not
- whether the information or opinion is recorded in a material form or not

Some examples of personal information include names, addresses, phone numbers and email addresses.

The definition of personal information only relates to 'natural' persons. It does not extend to other 'legal' persons, such as companies.

Sensitive Information – Definition

Under the Privacy Act, sensitive information is defined as:

1. Information or an opinion about an individual's:

- | | |
|--|--|
| <input type="checkbox"/> Racial or ethnic origin | <input type="checkbox"/> Membership of a professional or trade association |
| <input type="checkbox"/> Political opinions | <input type="checkbox"/> Membership of a trade union |
| <input type="checkbox"/> Membership of a political association | <input type="checkbox"/> Sexual orientation or practices |
| <input type="checkbox"/> Religious beliefs or affiliations | <input type="checkbox"/> Criminal record |
| <input type="checkbox"/> Philosophical beliefs | |

That is also personal information; or

2. Health information about an individual
3. Genetic information about an individual that is not otherwise health information
4. Biometric information that is to be used for the purpose of automated biometric verification or biometric identification
5. Biometric templates.

Collection

Solicited Information

Generally, personal information is collected in order for LMI College to properly and efficiently carry out its functions. LMI College only collects personal information for purposes that are directly related to our functions or activities under the National Vocational Education and Training Regulator Act 2011 (NVR Act), or the Freedom of Information Act 1982 (FOI Act), and only when it is reasonably necessary for or directly related to LMI College functions.

LMI College will only collect sensitive information from individuals if the individual consents to the collection, unless:

- the sensitive information is required or authorised by law
- a permitted general situation exists
- a permitted health situation exists
- the sensitive information is required for an enforcement related activity

Information Collected from an Individual

LMI College uses personal information only for the purposes for which it was provided and for directly related purposes (unless otherwise required by or authorised under law). We also collect information in relation to employment services, human resource management, and other corporate service functions. Generally, the purposes for which LMI College collects personal information are when an individual:

- submits an application relating to registration, including reconsideration of decisions relating to registration
- submits an online complaint form about a training provider
- submits an email complaint about LMI College or an employee
- makes payment for a LMI College fee or charge, either via application or over the telephone, or when LMI College must refund an amount to an individual
- submits a Freedom of Information (FOI) request via email
- contacts LMI College seeking information or advice about LMI College functions, application queries or to lodge a complaint
- is interviewed as part of an audit of a registered training organisation
- provides intelligence information to LMI College for audit or investigation
- submits an application for, or commences employment with LMI College, or

- ❑ as an employee of LMI College, submits information to human resources for health records, or for a claim for compensation

An individual may, in some circumstances, such as lodging a complaint, prefer to remain anonymous, or to use a pseudonym, when interacting with LMI College. Whilst this is acceptable to LMI College, individuals should be aware that if they choose to do this, it may make investigating complaints or providing specific information impracticable, and it may lessen LMI College ability to provide its usual level of service.

LMI College generally collects personal information directly from the individual or their authorised representative.

Information Collected from a Third Party

Sometimes personal information is collected from a third party, or a publicly available source, but only if the individual has consented to such collection or would reasonably expect us to collect their personal information in this way. LMI College may also collect personal information from a third party for a specific purpose, such as an investigation, or when LMI College is in the process of closing down and LMI College collects learner information for the purpose of placing affected learners with another training provider.

If LMI College collects personal information from a third party, LMI College will take reasonable steps to inform affected individuals that their personal information has been collected from a third party as soon as practicable after the collection has taken place. See 'Notifying the Individual if Information is Collected From a Third Party'.

Unsolicited Information

If LMI College receives unsolicited information, it will determine if the information is required to carry out its functions.

If LMI College determines that the information is not required, and does not form part of a Commonwealth record, then it will destroy or de-identify the information as soon as practicable.

If LMI College determines that the information is required, then the information will be treated as solicited information as per 'Solicited information'.

Notification

Notifying the Individual at Collection

When collecting personal information directly from an individual, LMI College will take reasonable steps to notify, or otherwise ensure that the individual is aware:

- ❑ that LMI College's privacy policy provides information about how to access and seek correction of that personal information, and about how to lodge a complaint about a breach of the APPs; or
- ❑ whether LMI College is likely to disclose an individual's personal information to overseas recipients and, if it is practicable to specify, the countries in which those recipients are likely to be located.

Notifying the Individual if Information is Collected from a Third Party

If LMI College collects personal information from someone other than the individual, or the individual may not be aware that the organisation has collected the personal information, reasonable steps will be taken to notify the individual, or otherwise ensure that the individual is aware:

- that LMI College collects or has collected the information
- of the circumstances of the collection, including
 - from whom the information was collected, and
 - the law under which LMI College collected the information
- to whom LMI College may disclose the information, and
- of the consequences of LMI College not collecting the information

Use and Disclosure of Personal Information

LMI College will only use and disclose personal information for the primary purposes for which it was collected unless:

- the individual has consented to the information being used for a secondary use or disclosure
- the individual would reasonably expect LMI College to use or disclose the information for the secondary purpose and that purpose is related to the primary purpose, or
- the use or disclosure of the information is required or authorised by or under an Australian law or a court/tribunal order
- a permitted general situation exists in relation to the use or disclosure of the information, for example, if LMI College believes that the use or disclosure is necessary to lessen or prevent a serious threat to the life, health or safety of any individual, or
- LMI College reasonably believes that the use or disclosure of the information is reasonably necessary for one or more enforcement related activities conducted by, or on behalf of, an enforcement body.

LMI College will only use sensitive information for a secondary purpose if it is directly related to the primary purpose.

Some personal information provided to LMI College through application forms will be published on the national register, training.gov.au, in accordance with section 216 of the NVR Act. The information may also be shared with state and territory government and other Australian Government authorities and ministers, occupational licensing bodies, overseas authorities, and others in accordance with the information sharing provisions contained in the NVR Act or the provisions of the Privacy Act.

Disclosing Personal Information Overseas

In situations where LMI College may disclose personal information overseas, LMI College will take reasonable steps to ensure that the overseas entity will comply with the APPs.

Use of Personal Information for Direct Marketing Purposes

LMI College will only use personal information for direct marketing purposes where it could be reasonably expected that the individual would be aware that LMI College would use the information in that way.

Data Quality

LMI College will take reasonable steps to ensure that the personal information we collect is accurate, up to date and complete. These steps include maintaining and updating personal information when we are advised by individuals that their personal information has changed, and at other times as necessary.

LMI College will also take reasonable steps to ensure the accuracy and completeness of the information prior to any disclosure of the information.

Data Security

LMI College takes steps to protect the personal information we hold against interference, loss, unauthorised access, use, modification or disclosure, and against other misuse.

When no longer required, personal information is destroyed in a secure manner, or deleted in accordance with LMI College's Records Management Policy, in compliance with the General Disposal Authority issued by the National Archives of Australia.

Access and Correction

Access and Correction under the Privacy Act

Unless LMI College is authorised to refuse access to information under the FOI Act or any applicable provisions of any law of the Commonwealth, LMI College will grant an individual's request for access to the personal information that LMI College holds about them.

Individuals may also request that LMI College correct any personal information about the individual that LMI College holds. LMI College will only update the information if it is satisfied the information it holds is incorrect. If LMI College is satisfied that an individual's personal information is incorrect, LMI College will take reasonable steps to correct that information to ensure that it is accurate, up-to-date, complete, relevant and not misleading.

LMI College will provide a response to any request for access or correction to personal information within thirty (30) days. If refusing the request, LMI College will provide a written statement of reasons for the refusal and remind the individual of the available complaint mechanisms, which are outlined in the 'Complaints' below. For clarity purposes, LMI College will also take reasonable steps to associate a statement with the personal information that it refuses to correct.

Individuals will not be charged for requests for access or correction to their personal information.

Members of the public should direct their requests to LMI College's Privacy Contact Officer. LMI College staff should direct their requests to the Manager, Human Resources.

Access, Amendment or Annotation under the FOI Act

Individuals may also make a request to LMI College for access, amendment or annotation to their personal information under the FOI Act. LMI College will respond to these requests in accordance with the FOI Act. If unsatisfied with the response received from LMI College, an individual may seek an internal review of the FOI decision from LMI College. An individual may also request that the Australian Information Commissioner review LMI College's decision.

In accordance with the Freedom of Information (Charges) Regulations 1982, LMI College does not charge for request for, or access to personal information.

Complaints

If a member of the public wishes to lodge a complaint about how LMI College handles personal information, or if they feel LMI College has breached the APPs, they can contact LMI College to discuss the matter. If an employee of LMI College wishes to lodge a complaint about how LMI College handles personal information, or if they feel LMI College has breached the APPs, they can contact the Chief Executive Officer or their representative.

Privacy Contact Officer

Members of the Public

If you have any questions or complaints about privacy, confidentiality or access to your personal information, and are a learner or prospective learner, please contact the team at LMI College.

If you have any questions or complaints about privacy, confidentiality or access to your personal information, and are LMI College employee, please contact the designated officer.

CHOOSING THE RIGHT PROVIDER

The greatest challenge an employer can often face is choosing a Registered Training Organisation with a delivery method which suits their business. You can compare us with other Registered Training Organisations (RTO'S) using the checklist below.

Checklist

| Services provided by the RTO | LMI College | Others |
|--|-------------|--------|
| The training provider provides the learner with continual feedback on assessments and provides gap training where required | ✓ | ? |
| The training provider provides opportunity for learners to demonstrate knowledge and skills gained through previous work history | ✓ | ? |
| The training provider charges a re-examination or resubmission fee | ✗ | ? |
| The training provider allows more than one opportunity to submit final assessments | ✓ | ? |
| The training provider doesn't charge up front the full course fee | ✓ | ? |
| The training provider provides an eLearning Platform | ✓ | ? |
| The training provider holds Workshops | ✓ | ? |
| The training provider offers various methods of learning | ✓ | ? |
| Training officers available to talk to without an appointment | ✓ | ? |

Training Material and Assessment Tools

LMI College recognise the importance of providing up to date training materials and assessment tools. LMI College consult with industry groups, subject matter experts, employers and learners on a regular basis to ensure training materials and assessment tools are valid and up to date. LMI College may ask you to complete a survey to assist us monitor our training systems.

Client Consultation Records

As we are providing a service to a specific industry with similar industry needs and

requirements – particularly in respect to ASIC RG146 requirements, our client consultation process is conducted using a variety of means including surveys, communication with employers and learners as well as industry groups.

Benchmarking and Assessment Validation Process

The principles of reliability, flexibility, fairness and practicality will be followed when conducting any assessment or gathering evidence and will be the benchmarks for the ongoing review of the assessment system. LMI College consults with industry professionals and subject matter experts to validate and benchmark training materials and assessment tools. The following techniques will be used to validate assessment tools and outcomes for this qualification:

- Benchmarking
- Lead Assessor
- Moderation meetings

LMI College validates assessments and reviews “Learning and Assessment Strategies” at least annually.

FEES AND CHARGES

The fee schedule is included with the enrolment form. Our fees and charges policy are described on the enrolment form and must be agreed to by the parties responsible for the course fee, prior to acceptance of the enrolment. Please contact our office on 03 9835 9999 or email admin@lmicollege.edu.au should you require an enrolment form and schedule of fees.

Fees and Charges Policy

The purpose of this policy is to ensure a consistent approach to fees and charges for learners and clients.

Payment Options

Payment can be made by bank transfer payable to LMI College. Refer to the enrolment form for details.

Conditions

1. There are no fee reductions available to any learner.
2. Each client will be required to sign the enrolment form to confirm they agree to the terms and conditions in this document on enrolment. Any variations to the above payment options are detailed in the Fee Schedule which supersedes this policy or updated terms and conditions on our website.
3. A client/learner, who has their fees overdue for two (2) months or more from the due date, may have their course cancelled and the matter placed in the hands of a debt collection

agency.

4. Additional on-site training and consulting will incur an additional hourly rate fee.
5. In the event of a learner completing the qualification or short course prior to the scheduled billing period, the remaining balance will be invoiced before credentials are issued.

Non-Submission Policy

Learners will be required to submit assessment tasks within a certain timeframe noted on the eLearning dashboard. Two (2) extensions of time may be granted for extenuating circumstances and at the request of an authorised supervisor.

In the event of a client or learner failing to submit assessments within the time frames provided where no further extension of time has been granted, LMI College reserves the right to cancel the enrolment without any refund of fees paid.

Refund/Cancellation Policy

The purpose of this policy is to outline LMI College policy on refunds, prior to commencement and throughout the various stages of the course.

Cancellation by the Client / Learner Cooling Off Period

In the event a client or learner cancels their enrolment **within** fourteen (14) days and prior to course commencement, the client/learner is entitled to a refund of the initial enrolment fee – less \$350 administration charge for costs incurred.

After this time, the initial enrolment fee is not refundable.

Fee Payments

Self-funding learners will be invoiced per learning module. No refund is available once the learning module has been accessed.

If a learner wishes to change enrolment to another course, any available refund is transferable to the new course. A second administration fee may be incurred.

In the case of a cancellation, the client/learner should contact LMI College to discuss refund options. A letter will be sent to the client/learner confirming the agreed arrangements. Any refund agreement detailed in this letter will supersede this policy.

No refund is available for completed modules.

Cancellation by LMI College

Should we, LMI College cancel a course, learners are entitled to a full refund of the module fee (or pro-rata adjusted refund) or transfer of funds to another or future course. In this case, learners will be given their preferred option. No refund is available for completed modules.

Agreement

By completing the enrolment form included separately you agree to the terms and conditions stated above.

CONTACT

For further information on training programs contact

LMI COLLEGE PTY LTD

(Provider Number 31916)

428 Burke Road, Camberwell VIC 3124

905 Sandgate Road, Clayfield QLD 4011

Telephone +61 3 9835 9999

Office Hours 8:30am to 5:00pm Monday to Friday

Email admin@lmicollege.edu.au

Website: www.lmicollege.edu.au

eLearning: <http://www.qualifiedlearning.lmicollege.edu.au>

USEFUL WEBSITES

www.asic.gov.au

RG146 Compliance Training Register

www.training.gov.au

Information on Training Courses and Registered Training Organisations

www.asqa.gov.au

Information on Australian Skills Quality Authority