

IFSO Webinars, April 2019

FREE: Consumer Vulnerability: what is it about and how can you help

11am 4 April (1hr)

This webinar will discuss MBIE's recent research on the factors of consumer vulnerability. Using case studies it will explore common factors that can make consumers vulnerable to sub-optimal purchase decisions and problems identifying or progressing the resolution of a post purchase problem. The discussion will focus on the needs of the consumer and how your business can use this research to understand the vulnerability dynamics of your customers.

Presenters: Mark Hollingsworth, Manager Consumer Protection, MBIE; Taylor Ferrari, Lead Design Researcher & Strategist, Empathy

Register [here](#)

Travel Insurance: Pre-existing conditions – traps for clients and problems for insurers

11am 9 April (1hr)

Discuss a range of case studies involving claims declined on the basis that they related to a pre-existing condition. This webinar will look at how clients can avoid nasty surprises and when insurer's decisions are challenged.

Presenter: Karen Stevens, Insurance & Financial Services Ombudsman

Register [here](#)

FREE: General Insurance: Gradual damage – prima facie claim or exclusion?

9.30am 15 April (15 min)

Using a case study of a recent complaint to the IFSO Scheme, we will discuss the basis insurer's use to decline claims where the damage has been caused over time.

Presenter: Virginia Douglas, Business Development Manager, IFSO Scheme

Register [here](#)

Advisers/ Brokers: Clawback fees – issues and considerations

11am 15 April (1hr)

Using case studies from complaints about clawback fees, this webinar will discuss the issues for advisers, what to consider when charging a claw-back fee and problems to look out for.

Presenter: Virginia Douglas, Business Development Manager, IFSO Scheme

Register [here](#)