



AUSTRALIAN INSURANCE  
ACADEMY

STUDENT HANDBOOK

2021

This Student Handbook  
has been prepared for the clients of:

**Australian Insurance Academy Pty Ltd**  
**RTO:45476**

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## Contents

<b>Introduction</b>	<b>3</b>
<b>Legislative Requirements</b>	<b>7</b>
<b>Student Overview</b>	<b>17</b>
<b>Fees</b>	<b>18</b>
<b>Records</b>	<b>22</b>
<b>Training and Assessment</b>	<b>30</b>
<b>Recognition of prior learning</b>	<b>36</b>
<b>Client services</b>	<b>38</b>
<b>Apprenticeships and Traineeships</b>	<b>46</b>
<b>Discipline</b>	<b>47</b>
<b>Complaints and Appeals</b>	<b>48</b>
<b>Contact Us</b>	<b>53</b>
<b>Acknowledgement declaration</b>	<b>54</b>

## Introduction

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### Message from the CEO-Tina Dean

Thank you for choosing Australian Insurance Academy Pty Ltd (AIA) to deliver your training needs.

As CEO of this organisation, I can assure students that I fully support the implementation of all quality, management and operational functions articulated in this student handbook. I welcome your input and advice to ensure the Australian Insurance Academy Pty Ltd's team adhere to our underlying philosophy of continuous quality improvement in all aspects of our operations. Your input is welcome to ensure that our services meet your expectations.

This student handbook provides the direction that informs and guides Australian Insurance Academy Pty Ltd towards the provision of best practice in training development, management and service delivery. For AIA, it will facilitate compliance with the standards regulated by the Australian Skills Quality Authority. For clients of AIA, it will ensure that their investment in training provides the best possible training experience and outcomes.

We trust that this Handbook will provide the information you need to proceed with your enrolment and successfully complete your training. Prior to enrolment in one of our courses, you will have an opportunity to discuss the information in this Handbook with one of our team who will confirm that you have had a chance to consider this information. If you have any questions prior to enrolment or at any time in the future, please don't hesitate to contact myself or members of the team.

### Regulatory Framework

As a Registered Training Organisation, Australian Insurance Academy Pty Ltd is subject to the regulatory framework that governs the Australian Vocational Education and Training sector and protects both RTOS's and students. The legislative framework established by the National Vocational Education and Training Regulator Act 2011 and related legislation, empowers the Australian Skills Quality Authority (ASQA) as the national regulator for Australia's vocational education and training sector. ASQA regulates courses and training providers according to the Standards for Registered Training Organisations (RTOs) 2015 to ensure nationally approved quality standards for training are met.

**The VET Quality Framework is comprised of:**

- [Standards for Registered Training Organisations 2015](#)
- [Australian Qualifications Framework](#)
- [Fit and Proper Person Requirements](#)
- [Financial Viability Risk Assessment Requirements](#)
- [Data provision requirements](#)

## Overview of Australian Insurance Academy Pty Ltd

Australian Insurance Academy Pty Ltd recognises the importance and benefits of combining industry experience with tertiary education when striving to deliver programs of highest quality and relevance to the client. All trainers and assessors employed or contracted by AIA have demonstrated significant industry experience in addition to obtaining tertiary qualifications, allowing them to provide a professional, well rounded learning environment for participants. Staff are equipped with the skills to ensure their teaching methods are suitable for all participants, utilising simple language where appropriate to communicate information most effectively. AIA strictly adheres to the Standards for Registered Training Organisations (RTOs) 2015 to continue delivering training services of the highest quality to their clients.

The CEO recognises that opportunities for improvement arise in every aspect of business and has developed an organisational culture within AIA to capitalise on these opportunities for improved practice. AIA supplies feedback forms to all students at the end of each program, as participant feedback has been identified as an important and valuable factor in monitoring and developing business practices and quality training, ensuring the ever-changing needs and expectations of clients are being met. The CEO also welcomes feedback from other improvement opportunities such as risk assessment, student suggestions, complaints and appeals, validation sessions and audit reports.

Student feedback is critical to our continuous improvement policy. Along with the formal feedback mentioned earlier, students are encouraged to give feedback throughout their enrolment.

In order to encourage and achieve continuous improvement based on the collection of the above-mentioned data, AIA has developed a best practice register which will include a written record of all improvement strategies.

## The “Student Experience”

AIA has recognised the audit approach implemented by ASQA since June 2016. This represents a change to the traditional audit approach applied by regulators.

Key features include:

- Greater use of risk analysis and intelligence to trigger audits ('proactive regulation')
- Greater focus on the student's experience and RTO's practices and behaviours
- Options for longer, standard or earlier notice periods
- Scope of audit is flexible, based on intelligence and provider profile
- Information used to inform audit drawn from a wider range of sources including intelligence from other government agencies
- Greater student input to inform evidence base
- More consistent use of trainer and assessor and third-party input to inform evidence base
- Audit outcomes reported against the phases of the student' experience
- Greater emphasis on requiring RTOs to redress harm to students caused by non-compliances

Key phases of the 'student experience' include:

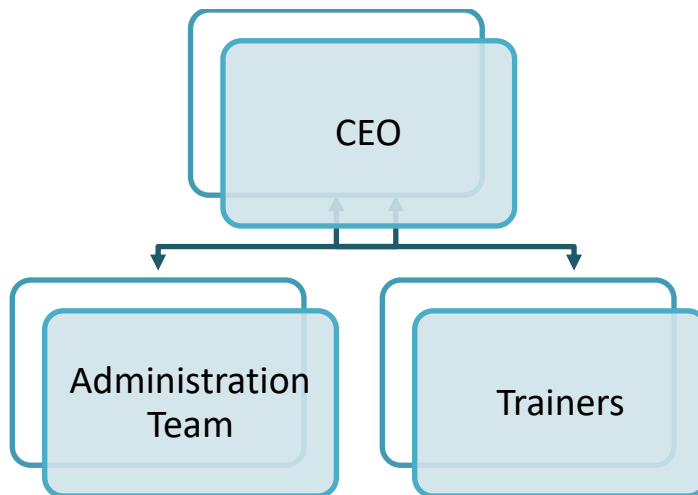
- Marketing and recruitment
- Enrolment
- Support and progression
- Training and assessment completion

Throughout Australian Insurance Academy Pty Ltd's Quality Management and Operational Framework, each of the policies, systems and procedures support ASQA's audit model. Each staff member and in particular each trainer and assessor will ensure the student's experience will provide the best opportunity for a positive vocational outcome.

We sincerely hope your journey as a student with Australian Insurance Academy Pty Ltd will be most enjoyable.

## Organisational Structure

This organisational chart illustrates the two-way lines of communication between the CEO, management and trainers which ensures the decision making of senior management is informed by the experiences of its trainers and assessors.



## Legislative Requirements

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Registered training organisations are subject to legislation pertaining to training and assessment, as well as business practice. Australian Insurance Academy Pty Ltd will comply with relevant Commonwealth, State or Territory legislation and regulatory requirements relevant to its intended scope of registration.

Australian Insurance Academy Pty Ltd will also inform all staff and clients of the legislative and regulatory requirements that affect their duties or participation in vocational education and training. AIA recognises that compliance with legislative requirements underpins the effective implementation of its operations and ensures accountability and transparency of activities of both management and staff.

### Complying with Legislation

Staff will be advised at induction and kept up-to-date with changes to legislation through monthly management meetings and written correspondence. Policies and procedures and associated tools and templates will be updated to reflect updates to legislation as soon practical following advice. Any training that is required will be organised in a professional and timely manner.

All staff are encouraged to view current legislation online at: <http://austlii.edu.au>

Examples of legislation relevant to the training business and its staff includes but is not limited to:

#### **Commonwealth legislation:**

- Copyright Act 1968
- Commonwealth Privacy Act 1988/Privacy Amendment Act 2012/Privacy Regulation 2013
- Commonwealth Sex Discrimination Act 1984
- Commonwealth Racial Discrimination Act 1975
- Commonwealth Age Discrimination Act 2004
- Commonwealth Disability Discrimination Act 1992
- National Vocational Education and Training Regulator Act 2011
- Standards for VET Regulators 2015
- Standards for Registered Training Organisations 2015



**Victorian legislation:**

- Commission for Children and Young People Act 2012
- Disability Act 2006
- Equal Opportunity Act 2010
- Australian Consumer Law 2011
- Education and Training Reform Amendment (Skills) Act 2010
- Privacy and Data Protection Act 2014
- Occupational Health and Safety Act 2004

**Training authorities / regulators:**

- National VET Regulator (NVR)
- Department of Education
- Department of Employment
- Australian Skills Quality Authority (ASQA)
- Council of Australian Governments Industry and Skills Council (COAGISC)

**Work, Health and Safety Policy**

The Work Health and Safety Act 2011 outlines the requirements of an RTO in establishing and maintaining workplace health and safety standards. The requirements of an RTO as specified in the above mentioned Act are to:

- Secure the health, safety and welfare of employees and other persons at work
- Eliminate, at the source, risks to health, safety or welfare of employees and other persons at work
- Ensure that the health and safety of members of the public is not placed at risk by the conduct of undertakings by employers and self employed persons
- Provide for the involvement of employees, employers, and organisations representing those persons, in the formulation and implementation of health, safety and welfare standards.

Australian Insurance Academy Pty Ltd has initiated procedures, policies, guidelines and work instructions, practicing an ongoing commitment to workplace health and safety including each site used for training delivery.

The following presents a strategic overview of AIA's safety system and provides guidance for meeting the requirements of Work Health and Safety Act on AIA's premises thereby ensuring a high standard of workplace health and safety at all times. It is noted that the RTO's head office is based in Victoria and fully complies with the Victorian OHS enabling

legislation as listed above. However, as we are a nationally registered RTO, we also must comply with the Work Health and Safety Act 2011 obligations applicable in each state where enabled.

It is an obligation under legislation that all AIA employees and management contribute to and assist in maintaining workplace health and safety and risk management operations as part of their role within the RTO. AIA management is responsible for providing the following standards as part of its commitment to employees and clients:

- A safe workplace, with a safe system of work
- Adequate workplace health and safety professional development for AIA students, employees, management and stakeholders
- Properly maintained facilities and equipment
- A clean, tidy, suitably designed workplace with the safe storage of goods.

The following procedures and standards are observed by Australian Insurance Academy Pty Ltd to achieve a safe working and learning environment:

- Maintain a safe, clean and efficient working environment
- Evacuation plan (fire, bomb, major incident)
- Emergency control
- Accident / Incident reporting
- Rehabilitation
- Risk identification reporting
- PPE / chemicals (storage)
- Manual handling techniques and training
- Store and dispose of waste according to OHS/WHS regulations
- Equipment checks and maintenance
- Equipment safe storage
- Fire hazards identified and fire prevention
- Student safety
- Unsafe situations identified and reported
- First aid and safety procedures displayed, for all Australian Insurance Academy Pty Ltd staff and students to see

## Harassment and Discrimination Policy

Under Australian law it is a requirement of every workplace to ensure it provides an environment free from all forms of harassment and discrimination, including victimisation and bullying. In doing so, all staff and students are treated fairly and have the opportunity to feel safe, valued and respected.

By definition, harassment includes any form of behaviour that is unwanted, unwelcome or unreciprocated by relevant persons. This may manifest as verbal or physical harassment, but includes any acts that may be perceived as humiliating, offensive, intimidating, threatening, discriminatory or otherwise contributing to an unpleasant workplace or experience for the persons.

At AIA, it is made known that in the event that a person considers that he or she has been or is being harassed, this person should be encouraged to inform the other party that their behaviour is objectionable and should not be continued, provided they are comfortable with confronting the offender. In instances where the person is not comfortable discussing the matter with the offending party, a trainer or other AIA staff member should be informed of the situation. In this case it becomes the responsibility of the relevant staff to follow AIA policy and procedures to rectify the situation.

All students and staff working with AIA have the right to discuss matters of harassment with the relevant members of staff without making a formal complaint; all discussions are dealt with in confidentiality. The right to lodge a formal complaint of misconduct against the offending party is available and will be actioned according to Australian Insurance Academy Pty Ltd policy and procedures.

Australian Insurance Academy Pty Ltd ensures that all staff are adequately trained in dealing with harassment and discrimination in order to fulfil their roles and responsibilities in creating and contributing to a harassment and discrimination free workplace. In addition to relevant training, AIA management provides opportunities for communication and mentoring amongst staff to ensure that all employees understand and correctly apply the processes and procedures involved in identifying and addressing of all forms of harassment and discrimination.

Australian Insurance Academy Pty Ltd staff and students should be aware of the following definitions:

### Racial harassment

Involves a person or persons being threatened, abused, insulted or taunted in relation to their race, descent, nationality, colour, language, ethnic origin or any other racial characteristic. It may include but is not limited to; derogatory remarks, innuendo or slur, gestures, intolerance, mockery, displays of material prejudice towards a race, racial jokes, discrimination, exclusion, allocation of least favourable jobs or positions, or unfair treatment.

### Sexual harassment

Involves any verbal or physical conduct of a sexual nature, which is inappropriate, unwelcome or uninvited. It may include but is not limited to; sexually related physical contact such as kissing, embracing, pinching or other suggestive gestures, intimidation, coercion, requests for or promising of sexual favours, questions about a person's private or sexual life, sexist or explicit jokes, unwelcome phone calls, emails or other forms of non-work related communication, offensive noises, or displays of sexually graphic or suggestive material.

### Bullying

Involves any behaviour that suggests a real or perceived power over another party, or otherwise undermines a person or group, generally comprised of repeated, persistent acts over a period of time. It may include, but is not limited to; verbal abuse, physical assault, intimidation, humiliation, unjustified criticism, sarcasm, insults, false or malicious rumours, exclusion or isolation, inflicting unnecessary work stresses, or sabotage of a person's work or their ability to work by withholding resources or information.

### Confidentiality

Relates to privacy of information, ensuring that the information is only accessible to those who have the authority to access it. Within an RTO this may refer to private verbal discussions, student assessments, managerial decisions and legal proceedings.

### Discrimination

Involves the unfair or unequal treatment of another person based solely on class or category. Equal opportunity laws prohibit discrimination on the grounds of sex, marital status, pregnancy, family responsibility, family status, race, religious beliefs, political

conviction, gender history, impairment, age or sexual orientation. All forms of victimisation are also treated as a type of discrimination.

### Harassment

Involves any behaviour intended to disturb, offend or upset. It may include any unwelcome or uninvited verbal or physical action that results in a person feeling intimidated, offended, humiliated or embarrassed. Equal opportunity laws prohibit harassment on the grounds of sex and race.

### Personnel

Refers to all employees and contractors of Australian Insurance Academy Pty Ltd.

### Victimisation

Involves any process that results in the unfavourable treatment of a person on unjust terms. It may include, but is not limited to; unfair punishment, treating a person poorly for their involvement in a complaint, to swindle or defraud a person, adverse changes to another's work environment, or denial of access to work related resources.

#### **Specific principles:**

- It is the right of all staff and students to work and study in an environment free of any form of harassment and discrimination
- All reports of harassment and discrimination will be treated seriously, in an unbiased, respectful and sensitive manner. Any form of harassment and discrimination is considered unacceptable behaviour and will not be tolerated by AIA
- When AIA management is informed of any event involving harassment or discrimination, it is their responsibility to take immediate and appropriate action to address it
- In dealing with all complaints, the rights of all individuals involved should be respected and confidentiality should be maintained
- It is the intention of AIA management that a process of discussion, cooperation and conciliation will resolve all complaints. The aim is to achieve an acceptable outcome for the involved parties while minimising any potential damage to the organisation
- Both the person making the complaint and the person against whom the complaint has been made will receive information, support and assistance in resolving the issue from AIA management

- Victimisation is unacceptable and will not be tolerated. No person making a complaint or assisting in the investigation of a complaint should be victimised
- Harassment or discrimination should not be confused with legitimate comment and advice (including constructive feedback) given appropriately by management or trainers. Managers and trainers should be conscious of how they present their feedback to ensure the message is not misinterpreted
- Staff and students should not make any frivolous or malicious complaints. All staff and students are expected to participate in the complaint resolution process in confidence that the procedures are designed to ensure fair resolution

## Working with Persons Under 18 Years of Age

Students under 18 years of age may enrol with Australian Insurance Academy Pty Ltd.

According to the law, a child is considered any individual less than 18 years of age.

Australian Insurance Academy Pty Ltd will ensure that all students are protected from all forms of harm, including bullying, harassment, discrimination and intimidation. All staff are required to report to AIA management any behaviour that can reasonably be considered harmful or potentially harmful to students, or where it is reasonable to believe that a student has been harmed or requires protection from harm.

In cases where allegations or information indicate it is reasonable to believe a student has suffered from or may require protection from harm, Australian Insurance Academy Pty Ltd will report to the Victorian Department of Human Services- <http://www.dhs.vic.gov.au/for-individuals/crisis-and-emergency/reporting-child-abuse>.

The initial information that a child protection officer will require is:

- The name, age and address of the child or young person
- The reasons you suspect the child or young person may have experienced or is at risk of experiencing harm
- The immediate risk to the child or young person
- Contact details. You may remain anonymous; however, it is preferable to provide these details so that the officer can call you if further information is needed

If allegations may constitute child abuse by a person external to Australian Insurance Academy Pty Ltd, the CEO will report the matter to the Police or the Victorian Department of Human Services.

Australian Insurance Academy Pty Ltd will comply with all relevant State and Federal legislation in the area of working with children.

Australian Insurance Academy Pty Ltd management recommend that all staff obtain the appropriate Police check for child related employment. Information is available at:

<http://afp.gov.au>

## Consumer Rights

### Consumer protection

The Australian Consumer Law provides for:

- National consumer protection and fair-trading laws
- Enhanced enforcement powers and redress mechanisms
- A national unfair contract terms law
- A new national product safety regime
- A new national consumer guarantees law

### Contractual agreement

Students who enrol in a training program with Australian Insurance Academy Pty Ltd should be aware that they are entering into a contractual agreement. With a view to ensuring all students are fully aware of their rights and obligations, AIA will design agreements, enrolment forms, service agreements or similar using a logical format and simple English. This may include, but is not limited to:

- Wording that allows the prospective student to know what he / she is agreeing to
- Clearly explained disclaimers
- No misleading or deceptive behaviour
- No actions, omissions or dialogue (written or verbal) that may force or coerce the student
- Fair dealings for disadvantaged students

For more information on consumer rights, please refer to [www.consumerlaw.gov.au](http://www.consumerlaw.gov.au).

## Privacy Principles

The *Privacy Amendment (Enhancing Privacy Protection) Act 2012* (Privacy Amendment Act) made many significant changes to the *Privacy Act 1988* (Privacy Act). These changes commenced on 12 March 2014. The Privacy Regulation 2013, made under the Privacy Act, also commenced on 12 March 2014.

Privacy Principles that are strictly applied to all aspects of Australian Insurance Academy Pty Ltd's operations include:

### Collection

Australian Insurance Academy Pty Ltd will only collect necessary information pertaining to one or more specific operations. The student will be informed as to the purpose for which details are being collected.

### Use and disclosure

Australian Insurance Academy Pty Ltd will ensure student personal information is not used or disclosed for secondary purposes without obtaining explicit consent from the student, unless a prescribed exception applies.

### Data quality

Australian Insurance Academy Pty Ltd will take all reasonable measures to ensure that all students' personal information that is collected, used or disclosed is accurate, current and complete.

### Data security

Australian Insurance Academy Pty Ltd will take all reasonable measures to ensure all collected students' personal information is protected from misuse, loss or damage, and that all data and record storage is secure from unauthorised access, modification or disclosure.

### Openness

Australian Insurance Academy Pty Ltd will maintain documentation which detail how students' personal information is collected, managed and used. When a student makes an enquiry in relation to information collected, Australian Insurance Academy Pty Ltd will explain what information is held, for what purpose it is held and what procedures outline the collection and use of information.

### Access and correction

Australian Insurance Academy Pty Ltd will allow students access to personal information held in all circumstances unless prescribed exceptions apply. If the student identifies errors within the information, Australian Insurance Academy Pty Ltd will correct and update to file.



## Unique identifiers

Australian Insurance Academy Pty Ltd will not assign students unique identifiers except when it is necessary for efficiency of operations. Commonwealth Government identifiers, such as Medicare numbers or Tax File Numbers, will only be used for the purposes of which they were issued.

## Anonymity

Australian Insurance Academy Pty Ltd will provide students the opportunity to interact with the business without requiring the student to make their identity known in any circumstances it is practical and possible to do so.

## Trans-border data flows

Australian Insurance Academy Pty Ltd privacy protection principles apply to the transfer of data throughout Australia.

## Sensitive information

Australian Insurance Academy Pty Ltd will request specific consent from a student in circumstances where it is necessary to collect sensitive information. Sensitive information may include, but is not limited to; information relating to a student's health, criminal record, racial or ethnic background.

## Student progress

Students have the right to request information about or have access to their own individual records. Australian Insurance Academy Pty Ltd trainers and assessors or administration staff will provide the requested information or access. Students also have the right to request a hardcopy of their own individual file that can be supplied as a printout from records retained within the data management system.

Please feel free to ask your AIA trainer and assessor or administration staff at any time for a printout of your progress.

## Student Overview

### What courses can I study with Australian Insurance Academy Pty Ltd?

To ensure best practice in service and delivery at all times, Australian Insurance Academy Pty Ltd strictly adheres to Standards with all programs aligned to the qualifications contained in the relevant Training Package.

Currently Australian Insurance Academy Pty Ltd is licensed to offer students accredited training in the following qualifications:

- BSB50420 Diploma of Leadership and Management

### What qualification will I receive?

Upon successful completion of your course with Australian Insurance Academy Pty Ltd, you will be eligible to receive the following award.

Course	Certification
BSB50420 Diploma of Leadership and Management	Qualification

### How is training delivered?

Training courses with Australian Insurance Academy Pty Ltd are delivered through self-paced study. You will be allocated a trainer who will work with you throughout your course.

### What are the prerequisites?

Prerequisites are specific to individual courses. Please consult the course outline for your chosen course for prerequisite information.

### How do I enrol?

You can apply by using the registration form on the Qualifications page of our website at: [www.insuranceacademy.com.au](http://www.insuranceacademy.com.au). You can also email us at: [learning@insuranceacademy.com.au](mailto:learning@insuranceacademy.com.au) and we will send you a registration form for completion.

## Fees

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Australian Insurance Academy Pty Ltd operates predominately as a 'fee for service' training business. This means all training programs attract fees. All fees will be paid at or prior to the commencement of each module unless prior arrangements are made with Australian Insurance Academy Pty Ltd management.

Where less than \$1,500 is collected prior to the commencement of training or where the total course fee is less than \$1,500, a fee protection process is not required. These fees are paid by/charged to the student, a government agency or the student's employer.

Fee information is available via:

- Australian Insurance Academy Pty Ltd Student Handbook
- Australian Insurance Academy Pty Ltd Course Information Leaflets
- Australian Insurance Academy Pty Ltd promotional material
- Direct email from Australian Insurance Academy Pty Ltd

Each of these information streams clearly identifies all fees and charges, including optional charges such as Recognition of Prior Learning (RPL) fees, and will be updated regularly so that both Australian Insurance Academy Pty Ltd and our clients will be protected.

Australian Insurance Academy Pty Ltd will provide the following fee information, to each student:

- The total amount of all fees including course fees, administration fees, materials fees and any other charges;
- Payment terms, including the timing and amount of fees to be paid and any non-refundable deposit/administration fee;
- The nature of the guarantee given by the RTO to complete the training and / or assessment once the student has commenced study in their chosen qualification or course;
- The fees and charges for additional services, including such items as issuance of a replacement qualification testamur and the options available to students who are deemed not yet competent on completion of training and assessment; and
- The RTOs refund policy.

## Fee Structure

### Total course fee

Each module within a qualification offered by Australian Insurance Academy Pty Ltd has a specific fee. The course fee is the maximum fee that may be charged to the student for that module. In addition, a non-refundable enrolment fee is charged upon acceptance into any qualification. The enrolment fee is payable once.

It is AIA's policy that the course fee will be *all-inclusive*. Students will not be 'surprised' by unexpected requirements, fees or expenses.

Where additional resources normally associated with a program of study are required (for example; reference material, research documents, own computer) the student will be clearly advised of exactly what is required in the student study guide for that program.

Program fees are:

COURSE	Total Fee
BSB50420 Diploma of Leadership and Management	\$4000.00

### Payment required in advance

A non-refundable enrolment fee of \$400 is required from each student upon enrolment. Each module carries a separate fee, and this will be invoiced and is payable upon dispatch of study materials.

### Payment Options

Payment can be made via:

- Credit card (Mastercard, Visa)
- Electronic funds transfer
- Cheque only by prior arrangement

### GST

All Nationally Recognised Qualifications, Accredited Courses and Units of Competency delivered by Australian Insurance Academy Pty Ltd are GST-Free in accordance with the Australian Taxation Office GST Rulings GSTR 2000/27, GSTR 2001/1 and GSTR 2003/1.

## Payment Receipts

A tax invoice/receipt will be issued for all payments.

## Enrolment fee

An enrolment fee of \$400 is payable. This is non-refundable.

## Withdrawal fee

No withdrawal fee is applicable.

## Re-submit fee

No re-submit fee applies for the first two resubmissions. If further work is required to be completed by the student after this, AIA may charge a fee at its discretion. This fee will be no more than \$100.

## Produce partial completion statement of attainment

No fee applies to produce a statement of attainment when the student has partially completed the training program and must withdraw.

## Re-print certification

Where the student requests a new copy of his / her certification, the following fees apply:

- Statement of attainment \$25.00+GST
- Qualification (with academic transcript) \$40.00+GST

## Refunds

Australian Insurance Academy Pty Ltd has a fair and reasonable refund policy.

An application for a refund is addressed according to the notice given by the person making the request:

- Enrolment fee – non-refundable.
- Module fee – before dispatch of materials - 100% refund
- Withdrawal during the course – no refund. A pro-rata credit is available so the student can complete the course at a later date

Students should contact the AIA office to request the Refund Request form.

Information provided prior to enrolment or the commencement of training and assessment, whichever comes first, specifies the student's rights as a consumer, including but not limited to any statutory cooling-off period (where applicable) and the student's right to obtain a refund for services not provided by AIA in the event the:

- Arrangement is terminated early, or
- Australian Insurance Academy Pty Ltd fails to provide the agreed services.

## Records

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Australian Insurance Academy Pty Ltd has a clearly documented quality administrative and records management system in place to secure the accuracy, integrity and currency of records, to keep documentation up-to-date and to secure any confidential information obtained by AIA and committees, individuals or organisations acting on its behalf.

Data is collected and stored in accordance with the processes outlined in this document and Australian Insurance Academy Pty Ltd's record management procedures ensure timely and accurate records inform the continuous improvement processes of AIA. In addition, these records management procedures will ensure that all documentation providing evidence of compliance to the essential standards of registration is accurately maintained.

### Record keeping Procedures

Upon enrolment, student's details will be entered into the AIA database system. This process initiates the establishment of the student's individual file which is then used to record all future details pertaining to the client. The file is retained by AIA and management of the file will be in accordance with the AIA training records policy.

Australian Insurance Academy Pty Ltd is committed to maintaining the accuracy, integrity and currency of all student files, as well as ensuring appropriate security of all records to uphold confidentiality and protect student privacy. AIA management will undertake a validation of the training records of approximately 5% of registered students and report the findings at the monthly management meeting.

### Completed assessments

Each and every assessment submitted by every student will be retained electronically for thirty (30) years.

When in paper format, student's work will be scanned and stored electronically, and the hard copies destroyed.

The electronic records are stored utilising AVETMISS compliant software and access is restricted by a password system.

## Results of assessment records

Student assessment results will be recorded electronically within the Australian Insurance Academy Pty Ltd database system. This information may be used to provide annual competency completion reports and/or AVETMISS reports, as required.

Sufficient information to re-issue the testamur, if required, will be retained.

Results of assessment will be retained for thirty (30) years.

## AVETMISS Reporting

AVETMISS stands for the Australian Vocational Education and Training Management Information Statistical Standard. It is a national data standard that ensures consistent and accurate capture and reporting of VET information about students. The National Centre for Vocational Education Research (NCVER) is the custodian of the standard.

AIA submits AVETMISS reports to NCVER at least monthly. These reports include all student and training data including:

- age, sex and other demographic information
- Indigenous and disability information
- geographic location
- type of provider (for example, government or private)
- location of training delivery
- enrolments in units of competency, as part of a qualification, and modules as part of courses
- how it was studied (for example, classroom, workplace or online)
- how it was funded
- the results obtained for unit/module (outcome)

This reporting is made under the authority of the Data Provision Requirements that are established by agreement of Training Ministers across Australia under the National Vocational Education and Training Regulator Act 2011.

## Security

Australian Insurance Academy Pty Ltd ensures further security of records by complying with the storage requirements detailed in ASQA's General directive: [Retention requirements for completed student assessment items, 22 June 2012 \(Amended 20 February 2013\)](#). This directive includes requirements for storage including: safeguards against unauthorised access, fire, flood, termites or any other pests, and to ensure that



copies of records can be produced if the originals are destroyed or inaccessible. AIA enhances its compliance with this directive by protecting electronic files with up-to-date virus protection, firewall and spy ware protection software.

The data management system is Cloud based and offers the security and integrity expected of a reputable Cloud storage system.

AIA software and hardcopy systems will retain student's results for a period of no less than thirty (30) years. If requested, enrolment information, training and assessment information or results of assessment will be provided in electronic format wherever possible.

Paper based records will be scanned and saved in Adobe PDF format. Paper records will be securely shredded in accordance with AIA CEO's directions.

A copy of each testamur issued is scanned and retained in Adobe PDF format. If requested, the testamur may be re-printed at any time within the thirty (30) year period after issue. This method ensures the original format, design, signature, date and units of competency are re-printed accurately and with a minimum of effort and expense.

The database system is used and data/files/records are converted and saved in Adobe PDF format. AIA has chosen Adobe PDF because research indicates this software will be able to be opened and read for up to thirty (30) years.

### Ceasing operation

In the event that Australian Insurance Academy Pty Ltd ceases to operate, its records will be transferred to ASQA in the appropriate format and detail as specified by the Department at the time of ceasing RTO operations.

All other records including training records, taxation records, business and commercial records will be retained for a period of at least seven (7) years.

Australian Insurance Academy Pty Ltd will ensure that any confidential information acquired by the business, individuals, or committees or organisations acting on its behalf is securely stored.

### Access to Records

Australian Insurance Academy Pty Ltd has implemented a record management system that ensures that all students have access to accurate information regarding their learning in a timely fashion. To ensure this, employees are informed of their responsibilities for record keeping and the process is monitored through the continuous improvement process and

improved where necessary. This section outlines the data management procedures that support this records management system.

### Access to student records

Access to individual student training records will be limited to those required by the Standards, such as:

- Trainers and assessors to access and update the records of the students with whom they are working;
- Management staff as required to ensure the smooth and efficient operation of the business;
- Officers of ASQA or their representatives for activities required under the standards for registered training organisations.

Australian Insurance Academy Pty Ltd trainers and assessors will maintain accurate and current records of each student's progress and achievement of competencies in the area of their study. These records will be entered on the AIA database system during training and assessment or immediately at the completion of training and assessment.

As students complete each competency, the trainer or assessor will check the achievements against the relevant qualification packaging rules and sign off successfully completed competencies.

All details of full or partially completed competencies will be recorded and stored on the student's file.

Upon completion of all relevant competencies within a qualification, the student will be entitled to receiving the full qualification. The certificate and academic record and / or statement of attainment will be produced and signed by AIA management, trainer and / or assessor, and presented to the student.

A scanned electronic copy of all signed qualifications issued will be converted to PDF format and secured in the student's file.

### Student Access to Records

Students have the right to request information about or have access to their own individual records. Australian Insurance Academy Pty Ltd trainers and assessors or administration staff will provide the requested information or access. Students also have the right to request a hard copy of their own individual file that can be supplied as a printout from records retained within the data management system.

You should feel free to ask your Australian Insurance Academy Pty Ltd trainer and assessor or administration staff at any time for a printout of your progress.

### Receiving your Certificate/Statement of Attainment

Your Certificate or Statement of Attainment will be printed within 30 days after your successful completion of your training program. Your Certificate or Statement of Attainment will be mailed to your registered postal address.

### Change of Address/Contact Details

Please ensure that you advise Australian Insurance Academy Pty Ltd should your contact details change (name, address and telephone number). It is important that we have your current contact details so that your Certificate and correspondence is received promptly.

### Privacy

Australian Insurance Academy Pty Ltd considers student privacy to be of utmost importance and will practice a high standard of care and concern in regard to maintaining student privacy in all aspects of business operations. Any person's external to the organisation acting on behalf of AIA are made aware of the confidentiality procedures and privacy policies prior to commencing work with AIA.

Australian Insurance Academy Pty Ltd will comply with all legislative requirements including the Privacy Act 1988 (Commonwealth) and Australian Privacy Principles (2014). The *Privacy Amendment (Enhancing Privacy Protection) Act 2012* (Privacy Amendment Act) made many significant changes to the *Privacy Act 1988* (Privacy Act). These changes commenced on 12 March 2014. The Privacy Regulation 2013, made under the Privacy Act, also commenced on 12 March 2014.

Australian Insurance Academy Pty Ltd ensures no student information is disclosed without the student's consent, except as required by law or in adherence to the Standards. Student consent must be obtained in writing from the student, unless the student is under the age of 18 years, in which case written consent from their parent or guardian must be obtained. Consent to disclosure of information forms and / or letters will be recorded.

### Recognise Qualifications of Another RTO

Australian Insurance Academy Pty Ltd will recognise all AQF qualifications and statements of attainment issued by any other RTO. If any ambiguity is detected when validating a student's certification, AIA will seek verification from the relevant RTO before recognising the qualification or statement of attainment.

## Procedure for Recognition of Qualifications

Students enrolling with Australian Insurance Academy Pty Ltd will be made aware of the recognition of qualifications policy by Australian Insurance Academy Pty Ltd staff at the time of enrolment to offer the opportunity of recognition of relevant qualifications or statements of attainment prior to the commencement of training. AIA trainers will remind students of the policy progressively throughout the duration of their course.

When a student presents an AQF qualification or statement of attainment to a trainer or staff member, a copy of the certificates will be taken and submitted to Australian Insurance Academy Pty Ltd for verification. AIA will verify the authenticity of the qualification or statement of attainment.

The verified copy of the qualification or statement of attainment is placed in the student's file. Once verification of the qualification or statement of attainment has been established, AIA staff will inform the student and offer exemption from the relevant unit(s) of competency. Staff will ensure the student is aware of and understands what component(s) of their training and assessment are affected.

Australian Insurance Academy Pty Ltd staff will update the student's records accordingly.

## Credit Transfer

Credit transfer refers to the transferral of academic credit obtained by students through participation in courses or national training package qualifications with other RTOs, towards a qualification offered by Australian Insurance Academy Pty Ltd. Credit transfer is granted on the basis that the credit validates the student's competency within the relevant qualification / unit of competence. Credit transfer of a qualification / unit of competence is available to all students enrolling in any training program offered by AIA.

## Unique Student Identifier

The [Unique Student Identifier \(USI\)](#) scheme, enabled by the Student Identifiers Act 2014, allows students to access a single online record of their VET achievements. The scheme also allows for reliable confirmation of these achievements by employers and other RTOs. The online system provides each student with a USI.

The USI scheme provides a national online authenticated record of student's training attainment and will serve as a building block for a range of vocational education and training reforms. Over time, the ability of students to access and share their training records will make enrolment processes more efficient for training providers and students. Training providers will have access to an online information source to manage student

transfers between training providers, and the assessment of credit transfer and pre-requisites.

Australian Insurance Academy Pty Ltd will only issue a qualification or statement of attainment to a student after the student has provided a verified USI or Australian Insurance Academy Pty Ltd applies for a USI on behalf of the student. To avoid any delays in issuing certification documentation AIA will ensure that student's USIs are applied for or verified USI at the time of enrolment.

Australian Insurance Academy Pty Ltd will protect the security of all information related to USIs. Security measures are in place to protect both digital and hard-copy records from loss, damage or unauthorised access. AIA stores paper based records in locked cabinets. Digital records are backed up on a Cloud system. All AQF certification documentation issued by AIA is kept for 30 years. Where a qualification or statement of attainment is recorded in the USI scheme, AIA does not retain additional records to demonstrate this because the required records will exist within the USI scheme.

When reporting data about the training, each record of nationally recognised training that is provided to the national centre for vocational education research (NCVER) national VET provider collection will have a USI attached. This USI will be able to be used to draw down on this data collection in real time. This means that, in the future, students will be able to draw down a record of their VET achievements from one place. They can view this online or they can use the data to develop a transcript that they can attach to a job application, for example.

The USI will be increasingly useful for AIA when as the data builds, AIA (with the student's permission) will be able to draw down information about that student's previous VET attainments throughout Australia. This will assist with assessing student's admission to courses, for credit transfer and in some circumstances, their eligibility for funding. More information is available from the [Department of Industry's website](#) where a comprehensive [video](#) outlines the USI scheme for Australian Insurance Academy Pty Ltd staff.

### Exemptions from the USI

<http://usi.gov.au/Pages/exemptions.aspx>

The Industry and Skills Council of Ministers has determined a range of exemptions from the Unique Student Identifier (USI) scheme and a consequential amendment to the National VET Provider Collection Data Requirements Policy. Where an exemption applies, training organisations will be able to issue VET qualifications or statements of attainment to

students who do not have a USI and will not be required to include a USI in respect of those students in any submission of AVETMISS compliant data to the National VET Provider Collection.

### Exemptions for individuals

Exemptions are provided for an individual where:

- the individual is an offshore international student studying outside of Australia -this means that international students who are enrolled with an Australian training organisation but are not in Australia while undertaking their training do not require a USI in order to receive a VET qualification or statement of attainment. However, training organisations will still be required to submit AVETMISS compliant data in respect of their offshore international students.

In addition, individuals who have a genuine personal objection to being assigned a student identifier will be able to [apply for an exemption to the Student Identifiers Registrar](#).

## Training and Assessment

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Australian Insurance Academy Pty Ltd is committed to delivering high quality training and assessment services that exceed the expectations of their students. To ensure this, Australian Insurance Academy Pty Ltd has implemented processes for data collection and analysis within its operations that ensure the continuous improvement of training and assessment. Continuous improvement measures in this area respond to the results of data analysis and involve all internal and external stakeholder groups.

The quality and continuous improvement policy and procedure defines the methods of data collection and analysis. In order to provide high quality outcomes to their clients and students, AIA ensures that strategies for training and assessment are developed with effective consultation with industry and stakeholders.

### Principles of Training and Assessment

Training and assessment strategies developed by Australian Insurance Academy Pty Ltd will adhere to the following principles:

- Training and assessment strategies are developed for each qualification / unit of competency that will be delivered and assessed
- All training programs will require the development of a training and assessment strategy for full and partial completion of a qualification
- Each training and assessment strategy will be developed in consultation with industry representatives, trainers, assessors and key stakeholders
- Training and assessment strategies will reflect the requirements of the relevant training package and will identify target groups
- Training and assessment strategies will be validated annually through the internal review procedures

### Quality training and assessment principles

Australian Insurance Academy Pty Ltd will apply the *Principles of Assessment and the Rules of Evidence*.

### Principles of assessment

To ensure quality outcomes, assessment should be:

- Fair
- Flexible

- Valid
- Reliable

### Fair

Fairness in assessment requires consideration of the individual student's needs and characteristics, and any reasonable adjustments that need to be applied to take account of them. It requires clear communication between the assessor and the student to ensure that the student is fully informed about, understands and is able to participate in the assessment process, and agrees that the process is appropriate. It also includes an opportunity for the person being assessed to challenge the result of the assessment and to be re-assessed if necessary.

### Flexible

To be flexible, assessment should reflect the student's needs; provide for recognition of competencies no matter how, where or when they have been acquired; draw on a range of methods appropriate to the context, competency and the student; and support continuous competency development.

### Valid

Assessment is valid when the process is sound and assesses what it claims to assess. Validity requires that:

- Assessment against the units of competency must cover the broad range of skills
- Knowledge that are essential to competent performance
- Assessment of knowledge and skills must be integrated with their practical application
- Judgement of competence must be based on sufficient evidence (that is, evidence gathered on a number of occasions and in a range of contexts using different assessment methods). The specific evidence requirements of each unit of competency provide advice on sufficiency

### Reliable

Reliability refers to the degree to which evidence presented for assessment is consistently interpreted and results in consistent assessment outcomes. Reliability requires the assessor to have the essential competencies in assessment and relevant vocational competencies (or to assess in conjunction with someone who has the vocational competencies). It can



only be achieved when assessors share a common interpretation of the assessment requirements of the unit(s) being assessed.

## Rules of Evidence

These are closely related to the principles of assessment and provide guidance on the collection of evidence to ensure that it is:

- Valid
- Sufficient
- Authentic
- Current

### Valid

Assessment is valid when the process is sound and assesses what it claims to assess. Validity requires that:

- Assessment against the units of competency must cover the broad range of skills
- Knowledge that are essential to competent performance
- Assessment of knowledge and skills must be integrated with their practical application
- Judgement of competence must be based on sufficient evidence (that is, evidence gathered on a number of occasions and in a range of contexts using different assessment methods). The specific evidence requirements of each unit of competency provide advice on sufficiency

### Sufficient

Sufficiency relates to the quality and quantity of evidence assessed. It requires collection of enough appropriate evidence to ensure that all aspects of competency have been satisfied and that competency can be demonstrated repeatedly. Supplementary sources of evidence may be necessary. The specific evidence requirements of each unit of competency provide advice on sufficiency.

### Authentic

To accept evidence as authentic, an assessor must be assured that the evidence presented for assessment is the student's own work.

## Current

In assessment, currency relates to the age of the evidence presented by a student to demonstrate that they are still competent. Competency requires demonstration of current performance, so the evidence collected must be from either the present or the very recent past.

## Connecting Training and Assessment with the Workplace

All aspects of Australian Insurance Academy Pty Ltd training and assessment are informed by meaningful industry engagement. To maximise the outcomes for students, AIA ensures that every opportunity to connect training and assessment with the workplace is utilised. Opportunities will be developed in consultation with the relevant workplace personnel and responsibilities clearly communicated to all involved.

To identify a range of delivery and assessment methods that meet a variety of needs, an ongoing schedule of industry liaison and consultation will be adhered to. These consultations will be documented with meetings and memorandums acknowledged by those industry and enterprise representatives involved in consultation relative to the development of assessment strategies.

Students enrolled in a traineeship program will normally be working for an employer within the industry. In some circumstances employers may offer a contribution towards the cost of training and assessment, which is encouraged by AIA.

Australian Insurance Academy Pty Ltd will:

- Involve industry personnel in planning workplace programs, where they are relevant to the training and assessment program
- Ensure that the training and assessment program makes full use of opportunities at the workplace
- Consult with industry personnel in the development of workplace training and assessment processes
- Monitor the student's progress

Information from industry stakeholders is used to continuously improve training and assessment. A number of programs that engage employers or other parties who contribute to each learner's training, assessment and support services to meet their individual needs are available. In addition, AIA utilises industry engagement to inform the currency of trainers and assessors industry skills.

## Assessment Policy

Australian Insurance Academy Pty Ltd acknowledges the critical role that assessment plays in determining the competency of students. In developing the assessment (including RPL) for each *qualification and unit of competence*, the CEO will ensure:

- Compliance with the assessment guidelines from the relevant training package, qualification and unit of competence of accredited course
- Assessment leads to a qualification or statement of attainment under the Australian Qualifications Framework (AQF)
- Assessment complies with the principles of competency based assessment and informs the student of the purpose and context of the assessment
- The rules of evidence guide the collection of evidence to support the principles of validity and reliability
- The application of knowledge and skills is relevant to the standard expected in the workplace, including skills for managing work tasks, contingencies and the job environment
- Timely and appropriate feedback is given to students
- Assessment complies with Australian Insurance Academy Pty Ltd's access and equity policy
- All students have access to re-assessment on appeal

Australian Insurance Academy Pty Ltd implements an assessment system that ensures that assessment (including Recognition of Prior Learning) complies with the assessment requirements of the relevant training package or VET accredited course. AIA recognises that each unit of competency contains assessment requirements relating to; performance evidence, knowledge evidence and assessment conditions.

## Training Guarantee

It is the intention of the CEO of Australian Insurance Academy Pty Ltd that all students will receive the full training services paid for at all times, including but not limited to training and assessment, assessment only, recognition of prior learning or short courses. The continuous improvement and quality management practices employed by AIA CEO and staff are designed to proactively identify any anomaly that might cause a business interruption or training failure, and address this situation before any students are affected.

The corporate structure, governance and financial management systems and processes guarantee the training for students enrolled with Australian Insurance Academy Pty Ltd.

This guarantee in no way ensures a successful qualification outcome. AIA will work with the affected students to ensure their rights are protected. This may include but is not limited to:

- A pro-rata refund of course fees
- Facilitating the transfer of the student's study to another suitable RTO at no additional cost to the student

Australian Insurance Academy Pty Ltd will comply with ASQA requirements and exit strategies for any student's enrolments at risk.

## Recognition of prior learning

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Recognition of prior learning means recognition of competencies currently held, regardless of how, when or where the learning occurred. These competencies may be attained through any combination of formal or informal training and education, work experience or general life experience. In order to grant RPL, the assessor must be confident that the student is currently competent against the endorsed industry or enterprise competency standards or outcomes specified in Australian Qualifications Framework accredited courses. The evidence may take a variety of forms and could include certification, references from past employers, testimonials from clients and work samples. The assessor must ensure that the evidence is authentic, valid, reliable, current and sufficient.

Australian Insurance Academy Pty Ltd appreciates the value of workplace and industry experience, and recognises that students will acquire vocational skills and knowledge from a variety of sources other than formal training. These skills are legitimate irrespective of how they were acquired and the RPL process is designed to provide validation of such relevant skills.

### Recognition of Prior Learning Process

Recognition of Prior Learning (RPL) is an assessment process that assesses an individual's formal, non-formal and informal learning to determine the extent to which that individual has achieved the required learning outcomes, competency outcomes, or standards for entry to, and / or partial or total completion of a VET qualification.

The recognition of prior learning (RPL) process will be offered to and explained to all relevant students. All students will have access to Australian Insurance Academy Pty Ltd's RPL policy which is contained in the AIA student handbook and is available on request.

Students who believe they have already obtained current skills and knowledge that would otherwise be covered in the qualification / unit of competence for which they intend to attain, should apply for RPL at the time of enrolment. The student's skills and knowledge will be assessed and validated, and where appropriate, units of competency acknowledged and training reduced.

As part of the Australian Insurance Academy Pty Ltd enrolment policy, trainers will advise students of the availability of RPL policy, explain what the process involves and how it relates to the attainment of the qualification in some circumstances. Trainers will remind

students of this option progressively throughout their time in training, in order to provide multiple opportunities for students to engage in the RPL process.

When approached by a student seeking RPL, trainers will:

- Provide the student with copies of an RPL Introduction Letter
- Provide the student with information about the types of evidence that can be used to support an RPL application

### Recognition of prior learning fee

The student will be charged 50% of the scheduled module fee. This includes the initial application, consultation either in person or via phone with the suitably qualified assessor, the RPL assessment and (if successful) certification.

Where the student is not able to achieve the full qualification through RPL and gap training is required, a training plan and costing structure will be mutually agreed upon. The basis of the cost structure will be pro-rata on a unit by unit basis based on the scheduled module fee.

## Client services

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Australian Insurance Academy Pty Ltd is committed to delivering high quality services that support students throughout their training and assessment. This commitment is based on a client focused operation that produces the best possible outcome for students. AIA will ensure students are informed of the services they are to receive, their rights and obligations, and the responsibilities of the RTO. Students who undertake training with Australian Insurance Academy Pty Ltd receive every opportunity to successfully complete their chosen training program. AIA will provide students with information prior to commencement of services including any subcontracting arrangements affecting the delivery of training and/or assessment.

## Student advice

Australian Insurance Academy Pty Ltd takes a systematic approach to establish and recognise the needs of each client. It is a requirement that all staff members do their utmost to meet the needs of students. Where a student's need is outside the scope or skill of the organisation they will be referred to an appropriate service or an alternate training organisation.

Australian Insurance Academy Pty Ltd delivers specialised training and assessment services<sup>1</sup>. As such, it is vital that all students are informed of and understand the extent of the training course that they are enrolling in. AIA has in place a process and mechanism to provide all clients information about the training, assessment and support services to be provided, and about their rights and obligations, prior to enrolment or entering into an agreement.

In summary, Australian Insurance Academy Pty Ltd will provide:

- Training programs and services that promote inclusion and are free from discrimination

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<sup>1</sup> Services include:

- (a) Pre-enrolment materials;
- (b) Study support and study skills programs;
- (c) Language, Literacy and Numeracy (LLN) programs or referrals to these programs;
- (d) Equipment, resources and/or programs to increase access for students with disabilities;
- (e) Learning resource centres;
- (f) Mediation services or referrals to these services;
- (g) Flexible scheduling and delivery of training and assessment;
- (h) Counselling services or referrals to these services;
- (i) Information technology (IT) support;
- (j) Learning materials in alternative formats, for example, in large print; and
- (k) Learning and assessment programs customised to the workplace.

- Support services, training, assessment and training materials to meet the needs of a variety of individual students
- Consideration of each individual's needs to provide the best opportunity for skill development and attainment of qualifications that can Australian Insurance Academy Pty Ltd to further training or employment
- Opportunity for consultation between staff and students so that all aspects of individual circumstances can be taken into consideration when planning training programs
- Consideration of the views of students' community, government agencies and organisations, and industry when planning training programs
- Access to information and course materials in a readily available, easily understood format
- Information to assist students in planning their pathway from school or the community to vocational education and training

While Australian Insurance Academy Pty Ltd guarantees that all students will receive the full training services paid for, it does not guarantee a student will successfully complete the course in which they are enrolled or that the student will obtain a particular employment outcome outside the control of AIA.

### Student information policy

Australian Insurance Academy Pty Ltd will provide all relevant information and directions to each student prior to enrolment as part of student induction to enable the student to make informed decisions about undertaking training with Australian Insurance Academy Pty Ltd. This information will be clear and readily available in print or referral to an electronic copy.

Australian Insurance Academy Pty Ltd will provide the following information specific to each student:

- the code, title and currency of the AQF qualification, unit of competency, skill set or VET course to which the student is to be enrolled, as published on the National Register
- the services the RTO will provide to the student including the:
  - estimated duration of the services
  - expected modes of delivery



- o name and contact details of any subcontractor which will provide training and assessment to the student
- o the student's obligations including any requirements that Australian Insurance Academy Pty Ltd requires the student to meet to enter and successfully complete their chosen AQF qualification, skill set or VET course
- o any materials and equipment that the student must provide; the educational and support services available to the student

Where there are any changes to agreed services, Australian Insurance Academy Pty Ltd will advise the student in writing and with a follow-up telephone call as soon as practicable, in relation to any new third-party arrangements, a change in ownership or changes to existing third party arrangements.

## Client Selection and Enrolment Procedure

### Client selection

Enrolment and admission into some Australian Insurance Academy Pty Ltd training programs is subject to meeting certain prerequisite conditions and/or entry requirements. Specific details of the prerequisites pertaining to these training programs are contained in individual course documentation and are made available prior to enrolment. In the case that a potential student does not meet the prerequisite conditions and/or entry requirements, AIA staff will endeavour to assist them in understanding their options in regard to meeting the standards. Any questions regarding these arrangements can be addressed by trainers or AIA management.

### Enrolment

The enrolment procedure commences when a student contacts Australian Insurance Academy Pty Ltd expressing interest in a training program(s). Australian Insurance Academy Pty Ltd staff will respond by dispatching by suitable means an application form, student handbook, literature on the program(s) being considered and any other documentation which may be relevant.

Enrolment applications will then be assessed to ensure that the student meets any prerequisites and/or entry requirements that have been set for the selected course. Students will be informed of successful enrolment and sent information on the course and their course induction. Students who do not meet the prerequisites for the selected course will be notified of their unsuccessful enrolment and invited to contact Australian Insurance Academy Pty Ltd to discuss their training needs and alternative opportunities.

## Pre-enrolment evaluation pack

A pre-course evaluation of each student is conducted. Questions are designed to identify the student's needs, so Australian Insurance Academy Pty Ltd staff members can evaluate any requirements the student may have to improve his/her learning experience and outcome.

The designated AIA staff member will receive and assess each student's pre-enrolment evaluation pack. Based on the information in the checklist, the enrolment form, interview, induction and any other relevant correspondence and conversation, AIA staff and management may offer additional support.

Examples of the support services may include:

- Study support and study skills programs
- Language, literacy and numeracy (LL&N) programs or referrals to appropriate programs
- Mediation services or referral to appropriate services
- Flexible scheduling and delivery of training and assessment
- Counselling services or referral to appropriate services
- Information technology support
- Learning materials in alternative formats i.e. large print
- Learning and assessment programs customised to the workplace

## Induction

On successful completion of the enrolment process, all students will undergo an induction program including:

- Introduction to Australian Insurance Academy Pty Ltd training staff
- Confirmation of the course being delivered
- The training and assessment procedures including method, format and purpose of assessment
- Qualifications to be issued
- Student handbook provided

## Access and Equity

Australian Insurance Academy Pty Ltd is committed to practicing fairness and providing an equal opportunity for all current and potential students to access and participate in

learning, and to achieve their learning outcomes regardless of age, gender, cultural or ethnic background, disability, sexuality, language skills, literacy or numeracy level, unemployment, imprisonment or remote location that may present a barrier to access, or any other perceived difference in class or category. AIA ensures that its practices are as inclusive as possible and do not unreasonably prevent any clients from accessing its services. AIA will address access and equity matters as a nominated part of operational duties.

If a student identifies with one or more of the following priority groups, he/she may be able to receive additional assistance:

- Aboriginal and / or Torres Strait Islander people
- Carers of people who are ill, aged or who have a disability
- People with a disability
- Women and girls who are returning to education and training
- Women and girls who are seeking training opportunities in non-traditional roles
- Young people aged 15 to 25
- Australian South Sea Islanders
- Parental job seekers
- People with English language, literacy and numeracy needs
- Mature aged workers who require up skilling
- Long term unemployed and disadvantaged jobseekers
- People from different cultural and ethnic backgrounds
- People who speak a language other than English

Australian Insurance Academy Pty Ltd has developed this quality management and operational framework to guide and inform all staff and students in their obligations regarding access and equity. Upon induction into Australian Insurance Academy Pty Ltd, all staff is provided with copies of the policies which they must adhere to throughout all their operations as a Australian Insurance Academy Pty Ltd staff member. Students are made aware of the access and equity policy via the AIA Student handbook, and informed of their rights to receive access and equity support and to request further information.

Australian Insurance Academy Pty Ltd access and equity policies are in place to ensure that training opportunities are offered to all people on an equal and fair basis in all circumstances, irrespective of their gender, culture, linguistic background, race, socio-

economic background, disability, age, marital status, pregnancy, sexual orientation or carer's responsibilities.

Practicing these policies will guarantee that any student who meets AIA entry requirements will be accepted into any training programs. If any student or staff member have issues or questions regarding access and equity, or believes they have been treated unfairly, they will be directed to AIA's management for consultation.

## Language, Literacy and Numeracy Assistance

Australian Insurance Academy Pty Ltd course information and learning materials contain written documentation and in some cases, numerical calculations.

Australian Insurance Academy Pty Ltd recognises that not all students will have the same level of ability in relation to reading, writing and performing calculations. When an issue is identified by AIA staff or requested by a student, a language, literacy and numeracy test will be provided to assess the student's ability. This process is to ensure that all students who commence a training program possess the skills required to understand the presented material and complete assessments.

Australian Insurance Academy Pty Ltd will endeavour to provide assistance to students having difficulty with language, literacy or numeracy to accommodate their needs. In the event that a student's needs exceed the ability of AIA staff to assist, the student will be referred to an external support agency so they have the opportunity to obtain the skills required to complete the training program.

## Student support

### Student support policy

Australian Insurance Academy Pty Ltd will assist all students in their efforts to complete training programs by all methods available and reasonable. AIA will determine the support needs of individual students and provides access to the educational and support services necessary for the individual student to meet the requirements of the AQF qualification, skill set or VET course as specified in training packages or VET accredited courses. Australian Insurance Academy Pty Ltd will continue to develop strategies to make support available where gaps are identified.

Trainers are responsible for ensuring that all students are aware they can contact their trainer or other AIA staff members in the event that they are experiencing difficulties with any aspect of their studies. Staff will ensure students have access to the full resources of

AIA to assist them in achieving the required level of competency in all nationally recognised qualifications.

In the event that a student is experiencing personal difficulties, training staff will encourage the student to contact Australian Insurance Academy Pty Ltd who will provide discreet, personalised and confidential assistance as according to the nature of the difficulties.

In the event that a student's needs exceed the capacity of the support services Australian Insurance Academy Pty Ltd can offer, they will be referred to an appropriate external agency. Extensive information regarding support agencies, resources and services may be sourced online. AIA staff members will assist students to source appropriate support.

### Flexible delivery and assessment procedures

Australian Insurance Academy Pty Ltd recognises that some people are better suited to learning via teaching methods not usually obtained in the traditional classroom setting. With some minor adjustments to teaching and assessment methods, a student who is experiencing difficulty learning and achieving the desired results in the traditional setting may show considerable improvements.

The staff and management of Australian Insurance Academy Pty Ltd respect these differences among students and will endeavour to make any necessary adjustments to their methods in order to meet the needs of a variety of students. For example, the inability to complete a written assessment will not be interpreted as a sign of incompetence, provided the student can verbally demonstrate competency.

Acceptable adjustments to teaching and assessment methods may include, but are not limited to: having a trainer read assessment materials to students, having a student's spoken responses to assessment questions recorded or allowing a student to sit for an assessment alone in a different room.

Australian Insurance Academy Pty Ltd staff will pursue any reasonable means within their ability to assist students in achieving the required competency standards. In the event that a student's needs exceed the capacity of the support services AIA can offer, they will be referred to an appropriate external agency.

## Reasonable adjustment

Reasonable adjustment means adjustments that can be made to the way in which evidence of student performance can be collected. Whilst reasonable adjustments can be made in terms of the way in which evidence of performance is gathered, the evidence criteria for making competent / not yet competent decisions (and / or awarding grades) should not be altered in any way. That is, the standards expected should be the same irrespective of the group and / or individual being assessed; otherwise comparability of standards will be compromised.

## Apprenticeships and Traineeships

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Australian Insurance Academy Pty Ltd recognises that apprenticeships and traineeships are the perfect vehicle for training and developing new and existing staff. Because much of the training is in the workplace, the skills an apprentice or trainee acquires are customised to the specific needs of an organisation. Furthermore, employers may be eligible for various government financial incentives to assist with employing an apprentice or trainee.

State and Territory governments are responsible for all aspects of their training systems, including Australian Apprenticeships policy, priorities, regulatory and administrative arrangements. It also includes determining what qualifications are suitable for Australian Apprenticeships in each state or territory, approving registered training organisations to deliver them and distributing public funds to registered training organisation for training delivery.

Currently Australian Insurance Academy Pty Ltd is not undertaking apprenticeships and/or traineeships but will update this Student Handbook should that change.

## Discipline

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Australian Insurance Academy Pty Ltd makes every effort to practice cooperation and mutual respect in all internal and external dealings to uphold high quality, professional training and assessment services. The same disciplined behaviour is expected of students as a contribution to a functional learning environment, and as a sign of respect to staff and fellow students.

### Professional Behaviour

Australian Insurance Academy Pty Ltd trainers and staff members who are dissatisfied with the behaviour or performance of a student have the authority to:

- Warn the student that their behaviour is unsuitable, or
- Ask a student to leave the session, or
- Immediately cancel the session.

If a student wishes to object or lodge an appeal against the disciplinary action taken, they have the right and opportunity to follow the AIA complaint procedure.

Australian Insurance Academy Pty Ltd staff are expected to maintain a professional and ethical working relationship with all other staff members, management and students. Breaches of the disciplinary standards will result in discussion between the relevant trainer and AIA, and appropriate action will be taken.

### Plagiarism

Plagiarism is the "wrongful appropriation" and "purloining and publication" of another author's "language, thoughts, ideas or expressions," and the representation of them as one's own original work.

### Policy

Plagiarism is considered academic dishonesty and a breach of journalistic ethics. It is subject to sanctions like expulsion. It is quite reasonable to research material in the course of undertaking assessment. All sources, however, must be clearly referenced. AIA's CEO takes a very strict approach to plagiarism and proven incidents will not be tolerated.



## Complaints and Appeals

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Australian Insurance Academy Pty Ltd has a defined complaints and appeals process that will ensure learners' complaints and appeals are addressed effectively and efficiently.

Australian Insurance Academy Pty Ltd strives to ensure that each student is satisfied with their learning experience and outcome. In the unlikely event that this is not the case, all students have access to rigorous, fair and timely complaint and appeal processes which are outlined in this section of the policy and procedures document. Any complaints or appeals will be reviewed as part of the continuous improvement process and where corrective action has been highlighted, it will be implemented as a priority.

### Complaints Procedure

A student may lodge a complaint regarding the RTO, Third Party, Subcontractor, another student or Trainer. There is also provisions for any and all interested stakeholders to make a complaint if they feel aggrieved. For example, a Trainer may lodge a complaint against a student.

A complaints procedure is available to all persons wishing to make a complaint, appeal or any other manner of objection in relation to the conduct of Australian Insurance Academy Pty Ltd. The complaints procedure will address both formal and informal complaints. All formal complaints must be submitted in writing to AIA management and will be heard and addressed, including a response to the aggrieved person, within five (5) working days of receipt.

Australian Insurance Academy Pty Ltd management will maintain a complaints register to document the course of action and resolution of all formal complaints. All complaints substantiated by the complaints procedure will be reviewed as part of the AIA continuous improvement procedure.

It is the responsibility of Australian Insurance Academy Pty Ltd management to ensure adherence to the complaint procedure and that resolution is sought in all reasonable circumstances. This includes informing and assisting students with the complaints procedure and supply of complaint forms.

If the student is still not satisfied with the resolution of the complaint after following and exhausting the complaints procedure, the student may contact the National Training Complaints Hotline to register a complaint by:

- Phone: 13 38 73, (select option 4), Monday–Friday, 8am to 6pm nationally.

- Email: go to this link- <https://www.education.gov.au/email-complaints> to complete a Complaint template and return to [NTCH@education.gov.au](mailto:NTCH@education.gov.au) .
- Or the student may register a complaint through the ASQA online web portal at <https://asqanet.asqa.gov.au/Account/Login?ReturnUrl=%2F>

If you are unable to access the online form, please contact the ASQA Info line on 1300 701 801 between 9.00 am and 7.00 pm Eastern Standard Time (EST), Monday to Friday (dial +61 3 8613 3910 from outside Australia). Interpreter services are available through the Australian Government's Translating and Interpreting Service by calling 131 450.

## Appeals

The Australian Insurance Academy Pty Ltd appeals process is concerned with a student's right to request change to decisions or processes of an official nature, usually in relation to academic or procedural matters.

In the case of a student's appeal against specific assessment decisions, the student should first discuss the decision(s) with the relevant trainer or assessor and request re-evaluation. The trainer or assessor will hear the student's appeal, make fair judgement to the best of their ability as to whether change(s) are required and then discuss their final decision with the student.

If the student is still dissatisfied with the trainer or assessor's decision, they have the right to take the appeal to the management team. The formal notice of appeal is required to comply with the following principles upon submission to management:

- The notice of appeal should be in writing, addressed to Australian Insurance Academy Pty Ltd for referral to the management team and submitted within five (5) days of notification of the outcome of the trainer or assessor's re-evaluation process.
- The notice of appeal must be submitted within the specified timeframe otherwise the original result will stand. If a student's appeal needs to be deferred due to emergency circumstances, such as in the case of serious illness or injury, a medical certificate supporting the case must be forward to management. The notice of deferral must be submitted within three (3) working days of the conclusion date displayed on the medical certificate.

It is the responsibility of AIA management to ensure adherence to the appeal procedure and that resolution is sought in all reasonable circumstances. This includes informing and assisting students with the appeal procedure and supply of appeal forms.

All appeals will be reviewed at the monthly management meeting and, if appropriate, result in a continuous improvement process.

If the student is still not satisfied with the resolution of the appeal after following and exhausting the appeals procedure, the student may contact ASQA and lodge a complaint through the ASQA online web portal at

<https://asqanet.asqa.gov.au/Account/Login?ReturnUrl=%2F>

If you are unable to access the online form, please contact the ASQA Info line on 1300 701 801 between 9.00 am and 7.00 pm Eastern Standard Time (EST), Monday to Friday (dial +61 3 8613 3910 from outside Australia).

Interpreter services are available through the Australian Government's Translating and Interpreting Service by calling 131 450.

## Complaints / Appeals Procedure

All persons wishing to make a complaint, appeal or any other manner of objection in relation to the conduct of Australian Insurance Academy Pty Ltd or any third party (such as other students, outsourced trainers, subcontractors, staff, trainers, assessors) have access to the following procedure:

### Informal complaint / appeal:

- An initial complaint or appeal will involve the person communicating directly with Australian Insurance Academy Pty Ltd verbally or by other appropriate means.
- All persons identified or subject to a complaint will be notified in writing of the content of the complaint and/or allegation and afforded all natural justice and procedural fairness response mechanisms
- Australian Insurance Academy Pty Ltd management will make a decision, discuss their judgement with the student and record the outcome of the complaint or appeal
- Students dissatisfied with the outcome of Australian Insurance Academy Pty Ltd's decision may initiate the formal complaint procedure

### Formal complaint / appeal:

- It is normal procedure that all formal complaints proceed only after the initial informal complaint or appeal procedure has been finalised
- The formal complaint or appeal is to be submitted in writing, and the procedure and outcome recorded by Australian Insurance Academy Pty Ltd management
- On receipt of a formal complaint, the CEO or a nominated senior management person independent of the complaint will notify the complainant in writing that they have received the submission.
- The CEO will then convene the complaint committee to hear the complaint
- The complaint committee will consist of a panel of members with no previous involvement or vested interest in the outcome of the particular complaint or appeal. Members of the committee should include:
  - A representative of Australian Insurance Academy Pty Ltd management
  - A Australian Insurance Academy Pty Ltd staff member
  - A person independent of Australian Insurance Academy Pty Ltd (i.e Wayne Carney, RTO Skills and Consulting)
- The complainant / appellant shall be given an opportunity to present the case to the committee and may be accompanied by one (1) other person as support or as representation
- Staff member(s) and/or third parties involved shall be given an opportunity to present their case to the committee and may be accompanied by one (1) other person as support or as representation
- The complaint committee will reach a decision on the complaint or appeal after consideration of each case presented
- The complaint committee will inform all parties involved of the outcome in writing within five (5) working days of making the decision

### Delayed processes

In the unusual circumstance where Australian Insurance Academy Pty Ltd considers more than 60 calendar days are required to process and finalise the complaint or appeal, Australian Insurance Academy Pty Ltd will inform the complainant or appellant in writing, including reasons why more than 60 calendar days are required. In line with the importance that Australian Insurance Academy Pty Ltd places on open and transparent processes and communication, the complainants or appellant will be regularly updated the on the progress of the matter.

All complaints and appeals will be reviewed at Australian Insurance Academy Pty Ltd monthly management meetings. Continuous improvement procedures may be actioned when the complaint / appeal procedure results in identification of factors appropriate for improvement to internal operations. When the initial causative factor of the complaint identifies a problem with current Australian Insurance Academy Pty Ltd policies and / or procedures, the continuous improvement procedure will ensure changes are made to prevent reoccurrence of the problem.

## Contact Us

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41 Taketa Crescent

Frankston, VIC 3199

Phone: 03 8774 0166

Email: [admin@insuranceacademy.com.au](mailto:admin@insuranceacademy.com.au)

## Acknowledgement declaration

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I acknowledge that I, \_\_\_\_\_, have received, read and fully understood the contents of this student handbook, which outlines the conditions of my rights and responsibilities as a student of Australian Insurance Academy Pty Ltd.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of Witness

\_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Date