

Commercial Lines Coverage Basics™

Commercial Property

- **PROPERTY INSURANCE CORE PRINCIPLES** provides a comprehensive overview of commercial property insurance. All property policy components are discussed, including causes of loss and key exclusions.
- **PROPERTY INSURANCE COVERAGES** reviews the full coverage grant in the commercial property policy form, including covered locations and additional coverages.
- **PROPERTY INSURANCE LIMITS** discusses limit determination in the commercial property policy form, including an overview of property valuation, coinsurance and agreed value provisions. Deductibles and protective safeguards are also discussed.
- **PROPERTY RISK MANAGEMENT** reviews property loss exposures and property insurance risk management. Types of property losses and their valuation are reviewed including the impact of revenue and expense fluctuation on net income.
- **BUSINESS INCOME OVERVIEW** reviews the combined Business Income and Extra Expense Coverage Form.

Commercial Lines – General Liability

- 🔒 **CGL CORE PRINCIPLES** reviews the Commercial General Liability policy including policy structure, coverage triggers and limits of insurance.
- 🔒 **CGL COVERAGES** reviews Coverages A, B and C including insuring agreements, triggers and exclusions. Supplementary Payments under Coverages A and B are also discussed.
- 🔒 **PRODUCTS AND COMPLETED OPERATIONS** provides a detailed overview of the CGL policy's Products-Completed Operations coverage. The module starts with an overview of the products-completed operations liability insuring agreement and reviews definitions, exclusions, supplementary payments, limits of insurance and the claims-made extended reporting period.
- 🔒 **CGL EXCLUSIONS** provides a detailed review of the CGL policy exclusions.
- 🔒 **CGL ADDITIONAL INSURED REQUESTS:** Identify common requests for Additional Insured status, including the most common forms used to grant additional insured status. You will also review examples of additional insured requests and the pros/cons of handling these Additional Insured requests.
- 🔒 **OWNERS AND CONTRACTORS PROTECTIVE LIABILITY** reviews OCP coverage, including comparisons with the CGL and the common uses of the policy.

Workers Compensation

- ✓ **WORKERS COMPENSATION CORE PRINCIPLES** provides an overview of Workers Compensation Law and the State regulated Workers Compensation system in the U.S.
- ✓ **WORKERS COMPENSATION COVERAGES** provides a detailed review of the Workers Compensation and Employers Liability policy sections and coverages, including types of disabilities and Other States coverage.

- √ **WORKERS COMPENSATION CLASSIFICATIONS:** For most employers, the costs associated with Workers Compensation account for a significant portion of the firm's cost of risk. As a result, there is much to understand regarding Workers Compensation classification, rating and premium determination and risk financing options. This course provides an overview of: Exposure Base, Classification and Unmodified Premium Determination, and Premium Modification.
- √ **WORKERS COMPENSATION RISK MANAGEMENT** provides a comprehensive introduction to Risk Assessment and Risk Management for employee-related injury exposures.

Business Auto and Garage Coverages

- ☐ **BUSINESS AUTO COVERAGES** reviews the Business Auto Policy (BAP) to explain the different types of covered autos and the symbols used in the declarations. You will also understand the Auto Liability coverage grant including exclusions and the limit of insurance provision. A review of Physical Damage coverage including physical damage exclusions, limit of insurance and deductibles is also included.
- ☐ **BUSINESS AUTO DECLARATIONS, CLASSIFICATION AND RATING** provides a detailed review of the Business Auto Declarations page, and commercial vehicle classification and rating.
- ☐ **GARAGE COVERAGES** reviews the purpose of the Garage policy including liability and physical damage, types of covered autos and Garagekeepers coverage.


Commercial Umbrella Liability

- ☑ **INTRODUCTION TO COMMERCIAL UMBRELLA** reviews the standard Commercial Liability Umbrella policy beginning with an overview of how an Umbrella policy functions and a review of the key components of the policy including the 'Who Is Insured' provision, Coverages A & B, limits of insurance, key definitions and conditions are also reviewed.
- ☑ **UMBRELLA LIABILITY – MAINTENANCE OF UNDERLYING LIMITS** expands knowledge of the Commercial Liability Umbrella Policy and the requirement to maintain underlying limits. Underlying insurance requirements and scenarios, and drop-down provisions are also reviewed.

Business Owners Policy

- » **INTRODUCTION TO BOP PROPERTY COVERAGES** provides an overview of the Business Owners Policy, including an in-depth review of the policy's Property Coverage Section.

Commercial Lines Coverage Challenge

-  The Commercial Lines Coverage Challenge tests knowledge and understanding of Commercial Property, CGL, Workers Compensation, Business Auto and Umbrella coverages. Each 'Challenge' contains 25 questions randomly selected from a bank of over 100 possible questions.