



Introduction to Insurance: Commercial Insurance Products

Course Description

This course is one of the three parts of the Introduction to Insurance Programme covering the basics of different commercial insurance products including Material Damage, Business Interruption, Engineering, Liability, Personal Accident and Motor.

Target Audience

The course is ideally suited to people who are new to or have been working for less than 12 months in commercial insurance.

Course Objectives

On completion of the course delegates will understand the concepts of Material Damage, including Engineering, Business Interruption, Liability and Motor Insurance applicable to commercial clients

Course Content

Material Damage

- The meaning of 'Property' in the context of material damage insurance
- The risks to which commercial property is exposed
- An explanation of the various policies available, including Fire and Perils, All Risks, Theft, Money, Glass, Goods in Transit, Fidelity Guarantee

Business Interruption

- The intention of a Business Interruption policy
- The purpose of the Indemnity period
- The purpose of the optional extensions including suppliers, customers, notifiable diseases and utilities
- The purpose of a Book Debts policy

Engineering

- Engineering Inspection
- The cover provided by engineering policies including boiler and pressure plant, lifting, electrical and mechanical, refrigeration breakdown and engineering Business Interruption

Liability Covers

- Employer's, Public and Products liability policies
- Professional Indemnity
- Directors' and Officers' Liability

Personal Accident and Travel

- Personal Accident Insurance

- Travel Insurance

Motor

- The different categories of commercial vehicles and particular risk factors
- Road Traffic Act and EU directives
- The cover provided by commercial vehicle insurance including the most common extensions

Course Format

The course will involve the use of a Case Study to analyse the risks relating to a business involved in the hotel, guest house and restaurant sector to enable delegates to apply their knowledge in an investigative, exploratory manner.

Trainer Chris Dix

Chris Dix is a consultant and a highly professional, experienced trainer who can deliver a wide range of insurance technical and personal development courses to a broad audience of delegates. He makes delegates feel relaxed and uses a facilitation style to draw out even the most nervous and uncertain delegates in his training workshops.

Duration	1 day
Date	3rd December 2010
Time	9.30 am - 5.00 pm
Venue	To be advised
Fee	£225.00 +VAT (including refreshments and buffet lunch)
Reduction	£175.00 +VAT for delegates registering on all three "Introduction to Insurance" courses
Bookings	To reserve a place on this course please contact Tony Gregory Telephone: 07712 482 212 or Email: tony.gregory@imc-seminars.com