# SILA: Auto Insurance Coverage

**Course Description:** The objective of this course is to explore issues that generate confusion, disfavor with clients, coverage gaps and other issues, for the purpose of providing clarity. This course will help the agent manage his/her client relationships more effectively and provides discussion for sidestepping behavior that invites E&O claims.


**Introduction** .....

**Chapter 1 Eligibility**.....
Household Composition; Driving and Claims History; Vehicle Types; Classic, Antique, Exotic, and High-Value; Salvage and Grey Market Vehicles; Review Questions

**Chapter 2 Auto Insurance Facts**.....
Facts and Statistics; Car Accidents; Car Thefts; Vehicle Damage Repair; Auto Liability Losses; Coverage Recommendations, in General; Limits of Liability; Review Questions

**Chapter 3 Agent Recommendations**.....
Named Insured and Family Members; Newly Acquired Autos; Recommendations to Fill Coverage Gaps and Exclusions; Public or Livery Conveyance and Transportation of Goods and People; Business Use of Covered Vehicles; Reasonable Belief of Entitlement/Permission of the Owner; Vehicles Furnished or Available for Regular Use by the Named Insured and/or Family Members; Summary; Review Questions

**Chapter 4 A Few Words about Claims**.....
Review Questions

**Review Questions Answer Key with Rationales**.....


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