

SILA: Personal Liability

Course Description

Though liability losses occur less frequently than property claims, liability claims generate far more than property claims in expenses as a result of payments to claimants, adjusting, and defense costs. The complexities of liabilities are discussed in this course, with concepts including:

- Personal Liability for Auto & Homeowners
- Legal Liability
- Negligence
- Occurrence vs. Claims-made Liability Forms
- Medical Payments Coverage

Chapter 1 **Liability Concepts**

Introduction; Liability Insurance Concepts; Liability Exposures; Limits of Liability; Liability Concepts Summary

Chapter 2 **Liability Coverage Forms**

Introduction; Coverage Triggers; Liability Coverage Forms Summary

Chapter 3 **Personal Liability**

Auto Liability Insurance; Homeowners Liability Insurance