

# SILA: Introduction to Commercial Lines

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## Course Description

This course provides agents with the basic information needed to provide professional advice to clients. It covers the basics of Commercial lines and explores various forms, coverages and across property, auto, general liability, and workers' compensation insurance. Topics discussed include:

- Cause of Loss Forms
- Garagekeepers Policy
- Claims-made vs. Occurrence Forms
- Basic Rating vs. Special Risk Rating

## Chapter 1 Commercial Property Insurance

Introduction; Commercial Package Policy; Property Causes of Loss Forms; Building and Personal Property Coverage Form; Builders Risk Coverage; Commercial Property Endorsements; Flood Insurance

## Chapter 2 Commercial General Liability Insurance

Liability Basics; The CGL Insurance Policy; CGL Section I Coverages

## Chapter 3 Commercial Auto Insurance

Introduction; Business Auto Coverage Form – CA 00 01; Garage Coverage Form (CA 00 05); Truckers and Motor Carrier Coverage Forms; Business Auto Physical Damage Coverage Form; Business Auto Endorsements

## Chapter 4 Crime and Surety Coverages

Crime Insurance, Commercial Crime Endorsements, Crime Policy Terms and Conditions, Suretyship, Crime and Bond Claim Examples

## Chapter 5 Businessowners Policy

Eligibility; Section 1 – Property; Section II – Liability; Section III – Common Policy Conditions; Selected BOP Endorsements

## Chapter 6 Workers' Compensation Insurance

Development of the Workers' Compensation Market; How Workers' Compensation Works; Federal Workers' Compensation Programs; The Workers' Compensation & Employers Liability Policy WC 00 00 00 C

## Chapter 7 Miscellaneous Commercial Lines

Commercial Ocean Marine Insurance; Commercial Inland Marine Insurance; Business Interruption (BI) Insurance; Equipment Breakdown Coverage; Umbrella and Excess Liability; Specialty Liability Insurance; Aviation Insurance;