

SILA: Introduction to Personal Lines P&C

Course Description

This course provides agents with the basic information needed to provide professional advice to clients. It evaluates the details of each of the four types of Personal Lines policies (Dwelling, Homeowner, Auto, and Personal Umbrella & Excess Liability) including:

- The history of each type of insurance
- Eligibility of coverage
- Endorsements available for adding to the policies

Part 1 Homeowners Insurance

Chapter 1 The Dwelling Property Policy

Introduction; Dwelling or Homeowners Policy?; Underwriting; Dwelling Property Coverage Forms; Dwelling Policy Endorsements

Chapter 2 The Homeowners Policy

Introduction; Eligibility; Valuation; Homeowners Coverage Forms; Homeowners Policy Endorsements

Chapter 3 Inland Marine Insurance

Overview; Filed and Non-Filed Lines of Coverage; Personal Lines Inland Marine Floaters/Policies; Boats

Part 2 Personal Auto

Chapter 4 The Personal Auto Policy

Introduction; Personal Auto Exposures; The Contract; Personal Auto Endorsements

Chapter 5 Liability Issues in Personal Lines

Rented Cars; Transportation Network Companies (TNCs); Unmanned Aircraft Systems – Drones; Recreational Vehicles

Chapter 6 Umbrella and Excess Liability

An Explanation of Terms; Underwriting; Umbrella versus Excess Liability; Underlying Coverage and Limits of Liability; Common Policy Elements; Issues with Definitions; Common Exclusions; Policy Provisions