

# SILA: Auto Insurance Coverage

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## **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.

## **Chapter 1 The Personal Auto Policy**

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

## **Chapter 2 Liability Issues in Personal Lines**

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

## **Chapter 3 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