

Live Webinar - Intermediate Commercial Property and Property Owners Insurance

Course duration: 3 hours

Maximum 10 delegates

Course Introduction

This live on-line interactive course is designed to help delegates in their understanding of this class of business who have some experience of Commercial Property (Material Damage) insurance.

The course will be highly interactive with delegate participation and engagement throughout. It consists of two on-line sessions of up to 1.5 hours each with a break of approximately 15 minutes between the two sessions.

Course Objectives

Delegates who successfully complete this workshop will be able to:

- Outline the main causes of fire losses
- Detail the typical policy cover provided by commercial property policies
- Describe the effect that physical features of a risk can have on rating that risk
- Describe the main features of a risk that would influence an underwriter in their assessment

Course Content

- The Factors involved in the Assessment of Commercial Property Insurance Risks
- Overview of Fire Safety Legislation and Regulation – The Fire Services Act 1981 & the Safety, Health and Welfare at Work Act 2005.
- An overview of Policy Cover and the Main Exclusions and Restrictions
- Sprinklers & Gas suppression systems
- Physical protections to the property insured relating to theft and flood
- Underwriting Issues & Policy Cover Terms