



4D Group

## Commercial UK Property Insurance (Intermediate)

### Who would benefit?

Ideally suited to people who have been working for over 12 months in a technical role and who wish to understand the practical application of commercial property insurance.

The technical level of this course is equivalent to the CII Diploma in Insurance qualification.

### Objective

- To gain a broad understanding of commercial property
- Appreciate underwriting considerations and risk presentations
- Focus on exclusions with appropriate use of claims scenarios while examining key policy wordings
- To understand different premium calculations

### Content

- ABI Standard Fire and Special Perils
  - ABI Standard 'All Risks' – including the defined perils, exclusions, conditions and 'buy backs'.
  - Extension of cover to include:
    - Reinstatement Memorandum
    - Day One Clause
    - Capital Additions
    - Seasonal increases
    - Stock Declarations
- Theft Insurance
- Money insurance
- Goods in Transit
- Glass Insurance
- Fidelity Guarantee
- Risk Management
- Underwriting and Rating – including EML

### Duration

One day

### Pre-requisites

It is assumed anyone attending this course has either attended or has the knowledge provided by Introduction to Commercial UK Property Insurance

### Suggested follow-on course

Business Interruption: Intermediate