

## Homeowners Property & Liability

- **Homeowners Property Core Principles:** This module gives the user an introduction to Homeowners Insurance, and goes into detail describing all of the aspects of the Property section of the Homeowners policy.
- **Homeowners Liability Core Principles:** This module includes an introduction to Homeowners Liability terms and coverages, including Conditions and Exclusions.
- **Dwelling Coverage:** Dwelling Coverage begins with clarification of who would qualify for this coverage and then provides detail about the DP-1, DP-2 and DP-3 policy forms, including additional coverages and policy limits.
- **Insurance to Value:** This course provides an overview of home construction terminology and important concepts such as insure to value and analyzing risk. Topics include: house styles, exterior/interior construction materials and rebuild cost versus market cost.
- **HO-3 ISO 2011:** The HO-3 ISO 2011 learning module provides an introduction into the HO-3 Homeowners Form, and develops a firm knowledge base of the sections of the HO-3 Form including coverages, conditions and exclusions.
- **HO-4 ISO 2011:** The HO-4 ISO 2011 learning module provides an introduction into the HO-4 Tenants Form, and develops a firm knowledge base of the sections of the HO-4 Form including coverages, conditions and exclusions.
- **HO-6 ISO 2011:** The HO-6 ISO 2011 learning module provides an introduction into the HO-6 Unit Owner's Form, and develops a firm knowledge base of the sections of the HO-6 Form including coverages, conditions and exclusions as well as definitions of condos, co-ops, additions and alterations.
- **Introduction to the Personal Liability Umbrella Policy:** This module will introduce you to the ISO Personal Liability Umbrella policy. We will begin with an overview of how an Umbrella policy functions, followed by an introduction to the key components of the ISO policy including the 'who is insured' provision, the Umbrella policy's structure and coverages along with key definitions, conditions and exclusions. Finally, we will review several claims examples that will help to demonstrate the importance of having Umbrella insurance.
- **Introduction to the Personal Articles Floater: Inland Marine Policy:** This module will provide you with an introduction to Personal Inland Marine insurance. You will learn important terminology and understand the coverages included in Personal Inland Marine insurance with a concentration on the Personal Articles Floater contract.
- **Introduction to Personal Watercraft Insurance:** This training module will provide you with an introduction to Personal Watercraft insurance. You will learn the difference between Watercraft insurance and Personal Homeowners and Automobile insurance coverage for Watercraft. You will receive an introduction to the policy form, the coverages, features of Watercraft insurance and policy provisions.
- **Underwriting and Potential Catastrophes:** A review of critical catastrophes that impact the personal lines insurance customer, including Earthquake, Hurricane, Flood and Wildfires. This course includes the definition of each catastrophe type, a brief review of underwriting and risk prevention recommendations.
- **The Homeowners Personal Lines Reinforcement Game** offers a series of client events that challenge the learner's knowledge and understanding of homeowners coverages while determining the correct outcomes to various scenarios.

## Personal Auto Coverages

- **Personal Auto Insurance:** The Personal Auto module will introduce the learner to automobile insurance including a detailed walk through the four parts of automobile coverage: Liability, Medical Payments, Uninsured Motorist Coverage and Physical Damage Coverage. Concepts such as split limits, financial responsibility and state minimum limits, no fault and assigned risk plans are also covered.

## Customer Management Skills

- **Errors & Omissions – What Can You Do?:** This learning module reviews the definitions of errors and omissions, along with important information about who is liable and the possible consequences. A top ten list of the errors and omissions agencies experience is explained in detail. The user will explore and retain best practices in avoiding E&O exposure.
- **Customer Management – Anticipating Needs:** The Customer Management: Anticipating Needs learning module explores the roles within the insurance agency and helps the learner to understand the new business workflow, renewal workflow and certificates of insurance process. The user will also learn how to build credibility and loyalty with co-workers and clients, how to develop a strong client retention strategy and understand how anticipating needs will aid in customer management.
- **Customer Management – Balancing Priorities:** The Customer Management: Balancing Priorities learning module explores different time management strategies for balancing client's requests and agency demands. The learner will also develop techniques to prioritize agency duties, avoid procrastination, manage a workload and manage a workspace.