

## Personal Lines Coverage Basics™

### 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.
- **HOMEOWNERS HO-3 ISO 1991:** This 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.
- **HOMEOWNERS HO-4 ISO 1991:** This 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.
- **HOMEOWNERS HO-6 ISO 1991:** This module provides an introduction into the HO-6 Unit Owner's Form, defines key terms like condo, co-op, additions and alterations, and develops a firm knowledge base of the sections of the HO-6 Form including coverages, 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.
- **2000 ISO HOMEOWNERS POLICY FORM:** The 2000 ISO Homeowners Policy Form learning module highlights the differences between the 1991 and 2000 ISO Homeowners Policy Forms. Key aspects of this module include definition changes, coverage comparisons, and an overview of perils and exclusions. Also included within this module is a review of homeowners insurance and reinforcement of Property and Liability Coverages and Limits.
- **HOMEOWNERS 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.
- **HOMEOWNERS 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.
- **HOMEOWNERS 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:** 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.

## Personal Auto Coverages

- **PERSONAL AUTO COVERAGES:** The Personal Auto module will introduce the learner to automobile insurance including a detailed walkthrough 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.

## Personal Lines Coverage Challenge

- ✎ The Personal Lines Coverage Challenge tests knowledge and understanding of Personal Property and Liability and Homeowners' coverage. Each 'Challenge' contains 25 questions randomly selected from a bank of over 100 possible questions.