

Contents

Assignment 1		Common Policy Conditions	3.9
Overview of Surplus Lines Insurance Products	1.1	Commercial Property Endorsements	3.11
Components of Surplus Lines Insurance Products	1.3	Difference in Conditions	3.17
Examples of Surplus Lines Insurance Products	1.7	Specialty Policies	3.23
Coverage Prohibitions and Exemptions	1.12	Summary	3.31
Products That Compete With Surplus Lines Insurance Products	1.14	Assignment 4	
Summary	1.20	Business Income Insurance and Other Indirect Loss Coverages	4.1
Assignment 2		Business Income Loss Exposures	4.3
Commercial Property Insurance, Part I	2.1	BIC Insuring Agreements	4.6
Overview of Commercial Property Insurance	2.3	BIC Additional Coverages and Coverage Extension	4.11
BPP Covered Property	2.8	BIC Limit of Insurance and Conditions	4.14
BPP Additional Coverages and Coverage Extensions	2.12	BIC Optional Coverages	4.19
Causes of Loss—Basic Form and Broad Form	2.18	Other Indirect Loss Coverages	4.22
Causes of Loss—Special Form	2.24	Summary	4.26
BPP Limits of Insurance and Deductible	2.30	Assignment 5	
BPP Loss Conditions and Additional Conditions	2.33	Inland Marine, Ocean Marine, and Aviation Insurance	5.1
Summary	2.38	Overview of Inland Marine Insurance	5.3
Assignment 3		Nonfiled Classes of Inland Marine Insurance	5.6
Commercial Property Insurance, Part II	3.1	Overview of Ocean Marine Insurance	5.11
BPP: Optional Coverages	3.3	Ocean Marine Insurance Policies	5.14
Commercial Property Conditions	3.5	Recommending Inland and Ocean Marine Coverages	5.18
		Aviation Loss Exposures	5.23



Aircraft Insurance Policy	5.29	Assignment 8	
Summary	5.42	Management Liability Insurance	8.1
		Directors and Officers Liability Loss Exposures	8.3
		Directors and Officers Liability Insurance	8.9
		Specialty Directors and Officers (D&O) Coverages	8.22
		Employment Practices Liability Loss Exposures	8.26
		Employment Practices Liability Insurance	8.32
		Fiduciary Liability Loss Exposures	8.39
		Fiduciary Liability Insurance	8.43
		Summary	8.47
		Assignment 9	
		Professional Liability Insurance	9.1
		Legal Foundations of Professional Liability	9.3
		Common Characteristics of Professional Liability Policies	9.7
		Healthcare Professional Liability	9.12
		Financial and Legal Professional Liability	9.19
		Architects and Engineers Professional Liability	9.31
		Summary	9.38
		Assignment 10	
		Environmental and Cyber Risk Coverages	10.1
		Legal Foundations for Environmental Liability	10.3
		Environmental Statutes	10.8
		Environmental Risk Management	10.13
		Cyber Risk Loss Exposures	10.17
		Cyber Risk Insurance Policies	10.23
		Summary	10.31
Assignment 6			
Commercial General Liability Insurance	6.1		
Overview of Commercial General Liability Insurance	6.3		
CGL Coverage A—Insuring Agreement	6.8		
CGL Coverage A—Exclusions	6.14		
CGL Coverage B—Personal and Advertising Injury Liability	6.24		
CGL Coverage C—Medical Payments	6.30		
CGL Supplementary Payments	6.32		
CGL Who Is an Insured Provisions	6.34		
CGL Limits of Insurance	6.38		
CGL Conditions	6.42		
Summary	6.48		
Assignment 7			
Commercial Auto Insurance	7.1		
Overview of Commercial Auto Insurance	7.3		
BACF Covered Autos	7.8		
BACF Covered Autos Liability Coverage	7.13		
BACF Physical Damage Coverage	7.20		
Business Auto Coverage Form Conditions	7.25		
Auto Dealers Coverage Form: Section I	7.30		
Auto Dealers Coverage Form: Sections II and III	7.39		
Motor Carrier Coverage Form	7.44		
Summary	7.51		



Assignment 11

Commercial Excess and Umbrella Liability Insurance	11.1
Need for Excess or Umbrella Liability Coverage	11.3
Basic Differences: Excess and Umbrella Liability Policies	11.6
Excess Liability Insurance	11.8
Characteristics of Umbrella Liability Insurance	11.12
Structuring a Liability Insurance Program	11.17
Summary	11.20

Assignment 12

Personal Insurance	12.1
When Personal Insurance Is Written in the Surplus Lines Market	12.3
Private Passenger Auto Insurance	12.6
Boatowners Insurance	12.12
Homeowners Insurance	12.17
Monoline Residential Insurance Forms	12.22
Personal Inland Marine Coverages	12.23
Personal Umbrella Liability Insurance	12.26
Summary	12.27

