Contents

Assignment 1 Commercial Property Insurance,		Assignment 3 Business Income Insurance	3.1
Part I	1.1	Business Income Loss Exposures	3.3
Overview of Commercial Property Insurance	1.3	BIC Insuring Agreements	3.6
BPP Covered Property	1.8	BIC Additional Coverages and Coverage Extension	3.11
BPP Additional Coverages and Coverage Extensions	1.12	BIC Limit of Insurance and Conditions	3.14
Causes of Loss—Basic Form and Broad Form	1.18	BIC Optional Coverages	3.19
Causes of Loss—Special Form	1.24	Determining Whether the BIC Form Covers a Loss	3.22
BPP Limits of Insurance and Deductible	1.30	Summary	3.30
Summary	1.33	Assignment 4 Commercial Crime and Equipment	
Assignment 2 Commercial Property Insurance, Part II	2.1	Breakdown Insurance Overview of Commercial Crime Insurance	4.1
BPP Loss Conditions and Additional Conditions	2.3	Commercial Crime Insuring Agreements	4.4
BPP: Optional Coverages	2.8	Commercial Crime Limits and	
Commercial Property Conditions	2.10	Deductible	4.12
Common Policy Conditions	2.14	Commercial Crime Exclusions	4.15
Commercial Property Endorsements	2.17	Commercial Crime Conditions	4.20
Factors Affecting Commercial Property Premiums	2.21	Determining Whether the Commercial Crime Coverage Form Covers a Loss	4.27
Determining Whether the BPP		Equipment Breakdown Insurance	4.35
Covers a Loss	2.26	Summary	4.41
Summary	2.34		



Assignment 5 Inland and Ocean Marine Insurance	5.1	Determining Whether the CGL Covers a Claims Case	7.19
Overview of Inland Marine Insurance	5.3	Summary	7.26
Nonfiled Classes of Inland Marine Insurance	5.6	Assignment 8 Commercial Auto Insurance	8.1
Filed Classes of Inland Marine Insurance	5.11	Overview of Commercial Auto Insurance	8.3
Overview of Ocean Marine Insurance	5.15	BACF Covered Autos BACF Covered Autos Liability	8.7
Ocean Marine Insurance Policies	5.17	Coverage	8.13
Recommending Inland and Ocean Marine Coverages	5.21	BACF Physical Damage Coverage	8.19
Summary	5.26	Business Auto Coverage Form Conditions	8.25
Assignment 6		Business Auto Coverages Added by Endorsement	8.30
Commercial General Liability Insurance, Part I	6.1	Rating Commercial Auto Insurance	8.34
Overview of Commercial General Liability Insurance	6.3	Determining Whether the BACF Covers a Claim	8.36
CGL Coverage A—Insuring Agreement	6.8	Summary	8.43
CGL Coverage A—Exclusions	6.13	Assignment 9 Workers Compensation and	
CGL Coverage B—Personal and	0.00	Employers Liability Insurance	9.1
Advertising Injury Liability CGL Coverage C—Medical	6.22	Workers Compensation Statutes: Purpose, Benefits, and Persons	
Payments	6.29	Covered	9.3
CGL Supplementary Payments	6.31	Workers Compensation Statutes:	
Summary	6.32	Extraterritorial Provisions, Federal Jurisdiction, and Methods for Meeting Employers' Obligations	9.9
Assignment 7 Commercial General Liability		WC&EL Policy—Workers	9.9
Insurance, Part II	7.1	Compensation Insurance	9.15
CGL Who Is an Insured Provisions	7.3	WC&EL Policy—Employers Liability	0.10
CGL Limits of Insurance	7.6	Insurance WC&EL Policy—Other States	9.19
CGL Conditions	7.10	Insurance	9.23
Rating CGL Coverage	7.17	Workers Compensation and Employers Liability Insurance Policy—Endorsements	9.25



Rating Workers Compensation	0.00
Insurance	9.26
Determining Whether the WC&EL Policy Covers a Claim	9.32
Summary	9.37
Cummary	3.07
Assignment 10	
Businessowners and Farm	
Insurance	10.1
Overview of the Businessowners	
Policy	10.3
Businessowners Property	
Coverage	10.5
Businessowners Liability Coverage	10.9
Farm Insurance	10.11
Summary	10.15
Assignment 11	
Specialty Coverages	11.1
Commercial Excess and Umbrella	
Liability Insurance	11.3
Professional Liability and	44.0
Management Liability Insurance	11.9
Environmental Insurance	11.16
Aircraft Insurance	11.22
Cyber Risk Insurance	11.26
Insuring Foreign Operations	11.30
Terrorism Endorsements for	
Commercial Property and Liability	
Forms	11.32
Types of Surety Bonds	11.36
Summary	

