

## Professional Commercial Insurance Advisor (PCIA)

Advanced Training (27-39 Hours)

The design of this designation program is to provide an in depth, comprehensive, step-by-step walkthrough of commercial policy forms, coverage, and legal language. It is intended for those who have existing insurance industry experience.

### Course Outlines

#### Workers' Compensation

##### 1 Workers' Compensation Introduction

- ✓ Overview
- ✓ Quiz
- ✓ Workers' Compensation Benefits
- ✓ Quiz
- ✓ Parts of the Policy

##### 3 Who Is Insured

- ✓ Who is Insured
- ✓ Quiz

##### 4 Part One - Workers Compensation Insurance

- ✓ Workers Compensation Insurance
- ✓ Quiz

##### 5 Part Two - Employers Liability Insurance

- ✓ Employers Liability Insurance
- ✓ Quiz

##### 6 Part Three - Other States Insurance

- ✓ Other States Insurance
- ✓ Quiz

##### 7 Part Four - Your Duties If Injury Occurs

##### 8 Part Five - Premium And Classifications

- ✓ Premium and Classifications
- ✓ Quiz

##### 9 Part Six - Conditions

##### 10 Endorsements

##### 11 Rating

##### 12 Conditions, Endorsements, And Rating Quiz

##### 13 Wrap Up

##### 14 Final Exam

## General Liability

### ① Legal Liability Introduction

- ✓ Overview
- ✓ Types of Liability
- ✓ Types of Damages
- ✓ Liability Exposures
- ✓ Quiz

### ② ISO And Coverage Triggers

### ③ Common Policy Conditions

### ④ Parts of a Policy/Declarations

### ⑤ Section I

- ✓ Coverage A - Bodily Injury and Property Damage
- ✓ Quiz
- ✓ Coverage B - Personal and Advertising Injury
- ✓ Quiz
- ✓ Coverage C - Medical Payments
- ✓ Quiz
- ✓ Supplementary Payments - Coverages A and B
- ✓ Quiz

### ⑥ Section II - Who Is An Insured?

### ⑦ Section III - Limits Of Insurance

- ✓ Limits of Insurance
- ✓ Quiz

### ⑧ Section IV - Conditions

### ⑨ Section V - Definitions

### ⑩ Endorsements

### ⑪ Conditions, Definitions, And Endorsements Quiz

### ⑫ Wrap Up

### ⑬ Final Exam

## Commercial Auto

### ① Commercial Auto

- ✓ Overview
- ✓ Coverage Exposures
- ✓ Parts of the Policy

### ② Common Policy Conditions

### ③ Business Auto Declarations Form

### ④ Overview, Conditions, and Declarations Quiz

### ⑤ Section I - Covered Autos

- ✓ Covered Autos
- ✓ Quiz

### ⑥ Section II - Liability Coverage

- ✓ Liability Coverage
- ✓ Liability Coverage Exclusions
- ✓ Limit of Insurance
- ✓ Quiz

### ⑦ Section III - Physical Damage Coverage

- ✓ Physical Damage Coverage
- ✓ Physical Damage Coverage Exclusions
- ✓ Limits and Deductibles
- ✓ Quiz

### ⑧ Section IV - Conditions

- ✓ Business Auto Conditions
- ✓ Quiz

### ⑨ Section V - Definitions

### ⑩ Endorsements

### ⑪ Wrap Up

### ⑫ Final Exam

## **Excess & Umbrella Liability**

### ① **Excess & Umbrella Liability Introduction**

- ✓ Overview
- ✓ Concurrency
- ✓ Types of Commercial Excess and Umbrella Policies
- ✓ Parts of the Policy

### ② **Common Policy Conditions**

### ③ **Introduction And Common Policy Conditions Quiz**

### ④ **Section I - Coverages**

- ✓ Coverage A - Bodily Injury and Property Damage
- ✓ Quiz
- ✓ Coverage B - Personal and Advertising Injury
- ✓ Quiz
- ✓ Supplementary Payments - Coverages A and B
- ✓ Quiz

### ⑤ **Section II - Who Is An Insured**

- ✓ Who is an Insured?
- ✓ Quiz

### ⑥ **Section III - Limits Of Insurance**

- ✓ Limits of Insurance
- ✓ Quiz

### ⑦ **Section IV - Conditions**

### ⑧ **Section V - Definitions**

### ⑨ **Wrap Up**

### ⑩ **Final Exam**

## **Property**

### ① **Property**

- ✓ Overview
- ✓ Common Policy Declarations
- ✓ Common Policy Conditions
- ✓ Commercial Property Declarations
- ✓ Commercial Property Conditions
- ✓ Commercial Property Coverage Forms
- ✓ Quiz

### ② **Building And Personal Property Coverage Form**

- ✓ Coverage
- ✓ Quiz
- ✓ Causes of Loss Form
- ✓ Exclusions and Limitations
- ✓ Quiz
- ✓ Limits and Deductibles
- ✓ Quiz
- ✓ Optional Coverages
- ✓ Business Interruption/Time Element Coverage
- ✓ Quiz

### ③ **Commercial Property Conditions**

- ✓ Loss Conditions
- ✓ Additional Conditions
- ✓ Quiz

### ④ **Parts Of The Policy - End**

- ✓ Definitions
- ✓ Endorsements
- ✓ Quiz

### ⑤ **Wrap Up**

### ⑥ **Final Exam**

**① Inland Marine Introduction**

- ✓ Overview
- ✓ Parts of the Policy
- ✓ Common Policy Conditions
- ✓ Commercial Inland Marine Conditions
- ✓ Quiz

**② Builders Risk**

- ✓ Overview
- ✓ Coverage
- ✓ Exclusions
- ✓ Limits, Deductibles and Conditions
- ✓ Endorsements
- ✓ Quiz

**③ Installation Coverage**

- ✓ Overview
- ✓ Coverage
- ✓ Exclusions
- ✓ Limits, Deductibles and Conditions
- ✓ Endorsements
- ✓ Quiz

**④ Contractor Equipment Insurance**

- ✓ Overview
- ✓ Coverage
- ✓ Exclusions
- ✓ Limits, Deductibles and Conditions
- ✓ Endorsements
- ✓ Quiz

**⑤ Transportation Coverage**

- ✓ Transportation Insurance
- ✓ Exceptions to Carrier Liability
- ✓ Types of Transportation Insurance
- ✓ Transportation Coverage Forms
- ✓ Quiz

**⑥ Wrap Up**

- ✓ What Did I Just Learn This?

**⑦ Final Exam**