



Insuring Personal Residential Property

August 12, 2025 - Online

CLASS OVERVIEW & TOPICS

The CISR Personal Residential course helps you develop the expertise to guide your customers through the often complex and confusing process of purchasing homeowners insurance. More importantly, you will be able to provide practical information that will help clients make decisions for protecting their most valuable assets and their financial future in the event of a loss.

Agenda

7:45 - 8:00 a.m. **Join webinar**

8:00 - 9:00 a.m. **Insuring Personal Residential Property**

This section will provide an understanding of dwelling policy and homeowners policy eligibility as well as examine the various coverage forms offered so that you may confidently guide your client through selecting the right personal residential program for their property.

9:00 - 10:00 a.m. **The Homeowners Policy Structure and Definitions**

Examine the homeowners policy (focusing on the ISO Homeowners - 3 Special Form) to form an understanding of the definitions when creating coverage.

10:00 a.m.- 12:00 p.m. **Homeowners Policy Section I - Property Coverages**

Understand the application of Section I - Property Coverages, including basic coverage limits, perils insured against, exclusions, conditions, and how to apply the loss settlement condition to a covered loss.

12:00 - 12:45 p.m. **Lunch**

12:45 - 1:45 p.m. **Homeowners Policy Section I - Property Coverages (continued)**

1:45 - 3:45 p.m. **Homeowners Policy Section II - Liability Coverages**

Learn to confidently explain and apply homeowners liability coverages (personal liability and medical payments to others), exclusions, additional coverages, and conditions.

3:45 - 4:15 p.m. **Q&A review**

Location & Instructor

Aug. 12, 2025

GoToWebinar

(Online)

Instructor:

Chuck Hembree

CIC, CRM

Examination

The exam window for CISR webinar courses will begin immediately after the course concludes through the following Friday at 11:59 p.m. CT. To access the exam, log in to your PROfile at <https://riskeducation.org/SignIn> and visit the Learning Portal. You will need a disinterested third party to proctor the exam. For more information on selecting a proctor and taking the online exam, visit <https://www.riskeducation.org/proctor-monitor-rules/>. If you need assistance, the exam help inbox (examhelp@riskeducation.org) is monitored during normal business hours of 8 a.m. – 5 p.m. CT.



All times assumed CDT unless otherwise noted.
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