



Insuring Commercial Property

April 22, 2025 - Online

CLASS OVERVIEW & TOPICS

Commercial property insurance is one of your business customers' greatest concerns. You'll improve your cross-selling abilities with up-to-date knowledge of commercial property coverage and reduce E&O exposures. This course gives you the skills to address these issues with greater ease and confidence.

Agenda

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| 7:45 - 8:00 a.m. | Join webinar |
| 8:00 - 10:15 a.m. | Fundamentals of commercial property insurance
Basics of property insurance policies, how to identify and explain types of property policies, different valuation methods used, how coinsurance applies, and how to handle fluctuating property values. |
| 10:15 a.m. - 12:00 p.m. | Building and Personal Property Coverage Form
Building and Personal Property Coverage Form, the definition of covered property (building, business personal property, and personal property of others), and the differences between additional coverages, coverage extensions, and optional coverages. |
| 12:00 - 12:45 p.m. | Lunch |
| 12:45 - 2:15 p.m. | Causes of loss forms
Comparisons of coverages, exclusions, and limitations of the various Cause of Loss Forms - Basic (CP 10 10), Broad (CP 10 20), and Special (CP 10 30). |
| 2:15 - 3:15 p.m. | Basics of time element insurance
Significant business income exposure and methods of providing the appropriate insurance protection. |
| 3:15 - 3:45 p.m. | Basics of commercial inland marine insurance
Overview of the nationwide inland marine definitions and the distinction between controlled and uncontrolled inland marine lines. |
| 3:45 - 4:15 p.m. | Q&A and review |

Location & Instructor

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.

3315 Emerald Lane, Jefferson City, MO 65109, Phone: 573-893-4301
 Fax: 573-893-3708, Email: maia@moagent.org, www.moagent.org