



# Insuring Personal Auto Exposures

September 11, 2025 - Online

## CLASS OVERVIEW & TOPICS

After taking this course, you'll be able to assist your clients in identifying their exposures and more effectively advise them of policy limitations or exclusions that may apply, including ways to provide the needed coverage.

### Agenda

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

8:00 - 8:45 a.m. **Intro to the Personal Auto Policy**

How to determine if a client, and their automobiles, are eligible for an ISO Personal Auto Policy (PAP) by exploring ownerships, types of eligible vehicles, and eligible vehicle usage.

8:45 a.m. - 12:00 p.m. **Personal Auto Policy Definitions and Liability coverage**

Examine the Personal Auto Policy to identify "who is an insured," what is a "covered auto," and how coverage applies to a "newly acquired auto."

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

12:45 - 1:00 p.m. **Personal Auto Policy Definitions and Liability Coverage (cont'd)**

1:00 - 1:30 p.m. **Medical Payments and/or Personal Injury Protection**

Through exploration of Part B - Medical Payments Coverage or Personal Injury Protection (in required states) you will utilize the Insuring Agreement and the definition of "insured" to understand who is entitled to receive coverage and what these coverage parts provide.

1:30 - 2:00 p.m. **Uninsured and/or Underinsured Motorists Coverage**

Who is an "insured" and what is an "uninsured motor vehicle," how states differ in their definitions of "underinsured motor vehicle" (a coverage trigger), and how much a client will receive (the coverage offset).

2:00 - 3:15 p.m. **Coverage for Damage to Your Auto**

How to explain "Collision" and Other Than "Collision" coverage to clients, how coverage is provided to their owned autos and "non owned autos," Part - D coverage exclusions, and endorsements to close various gaps in coverage.

3:15 - 3:45 p.m. **Coverage for a Rented Vehicle**

Learn about the exposures created by renting a vehicle and the coverage provided by the ISO Personal Auto Policy so that you may confidently explain coverage gaps as well as other coverage options.

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

### Location & Instructor

Sept. 11, 2025

**GoToWebinar**  
(Online)

**Instructor:**

*J. Chappy Chapman, Jr., CIC, CPCU*

### 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](mailto:examhelp@riskeducation.org)) is monitored during normal business hours of 8 a.m. – 5 p.m. CT.

