



# Other Personal Lines Solutions

October 28, 2025 - Online

## CLASS OVERVIEW & TOPICS

This course addresses the coverage exclusions and limitations in the most current ISO Homeowners 3 – Special Form and the ISO Personal Auto Policy for exposures created by clients' business activities and their ownership or use of recreational vehicles and watercraft. Clients may not be aware they are lacking the proper insurance coverage for these activities until after a loss occurs. After completing this course, you'll know the coverage gaps and when an appropriate endorsement is available to provide the needed insurance protection. You'll also know the right questions to ask your clients to help you identify these exposures so you can tailor an appropriate insurance and risk management program that meets their needs. Learn how to analyze the important coverages offered through personal umbrella and excess liability policies.

**This course is best taken after CISR Personal Residential Property & CISR Personal Auto Exposures.**

### Agenda

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

8:00 - 9:00 a.m. **Business activities of personal lines clients**

Analysis of unique exposures to in-home businesses, types of loss, risk management considerations, and methods of insuring exposures.

9:00 - 10:30 a.m. **Recreational lines**

Learn to identify exposures faced by personal lines clients with recreational vehicles and watercraft. You will be able to explain related coverage and limitations in the ISO Homeowners and Personal Auto Policies and identify coverage solutions through endorsements or specialty policies.

10:30 a.m. - 12:00 p.m. **Personal umbrella & excess liability**

Overview of personal umbrella and excess liability products and explanation of why this coverage is needed.

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

12:45 - 2:45 p.m. **Personal lines catastrophe coverage**

Analyze personal lines consumers' risk for catastrophic events such as flood, wind, wildfire, and earthquake. Learn about coverage solutions and risk mitigation methods or resources available to personal lines consumers for these catastrophic perils.

2:45 - 3:45 p.m.

### Personal lines emerging risks

Understand the basics of how emerging risks develop, the essentials of the risk management process, and how to apply the risk management process to an emerging risk you may uncover for your personal lines clients.

3:45 - 4:15 p.m.

### Q&A and review

## Location & Instructor

**Oct. 28, 2025**

**GoToWebinar**

*(Online)*

**Instructor:**

*Nikki Sherrill Wyatt*

*CIC, CPCU, SCLA, AIS, AIM, API, AIC, AINS*

## 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.