

Principles of property and pecuniary insurance

Objective: To provide knowledge and understanding of the principles and practices of commercial property, pecuniary, construction and engineering insurances, the cover available and the principles of claim settlement.

Knowledge ratings:

Each sub-topic has been designated a numerical knowledge rating as follow:

- 1 General background awareness necessary.
- 2 Requires a knowledge of the major elements of procedures or concepts and their uses.
- 3 Requires the ability to evaluate concepts, issues, policies and procedures, together with an understanding of associated aspects of these items and their application to various situations.

	Knowledge rating		Knowledge rating
<p>Method of assessment: See page 7 in the 2004 Advanced Diploma in Insurance 'Information for candidates' brochure.</p> <p>Notes:</p> <ul style="list-style-type: none"> – The syllabus will be based on UK law and practice. – The April session will test the legal position as of 31st August of the preceding year. – The October session will test the legal position as of 28th February of the same year. 		<p>Other clauses commonly found in property policies: temporary removal, public authority and debris removal clauses, day one and other reinstatement bases, stock declarations, old or obsolete buildings, long-term undertakings, electrical, contract price, motor vehicle and metalworkers clauses.</p>	
		First loss, floating and blanket covers.	3
		Use of average conditions, warranties, excesses, deductibles and franchises.	3
		Extensions to theft policies including collusion, secretion and hold-up cover.	2
		Risks and property covered and excluded, extensions to and general terms of other commercial policies.	2
		Renewal procedures and considerations.	1
Development and structure of property and pecuniary insurance			
Development of property and pecuniary insurances.	1	Pecuniary insurance – business interruption insurance	
Property and pecuniary insurance market.	1	Need for and function of business interruption insurance.	2
Market practices in relation to recommended policy wordings.	1	Explaining what needs to be insured and not insured.	3
Justification for recommended wordings.	2	Distinction between accountants' and insurers' gross profit.	1
EC directives relevant to property insurance.	2	Definition of the 'difference' basis of gross profit.	3
Application of value added tax.	2	Development of payroll coverage.	1
Scope, terms and application of the Theft Act 1968, the Riot (Damages) Act 1886 and the Public Order Act 1986.	2	Selection of the maximum indemnity period and rationale of choice.	3
Property insurance cover			
The standard and possible additional perils covered by the principal policies.	3	Calculation of gross profit sum insured from presented accounts.	2
Provision of terrorism cover.	3	Standard and extra perils insured on interruption policies.	3
The types of property insured (excluding use of the all other contents clause).	3	Additional clauses commonly added to policies including suppliers and customers extensions, public utilities, denial of access, loss of attraction and notifiable diseases cover and other specially requested clauses.	2
Principal policy terms, conditions and exclusions (and availability of 'boy backs' on 'all risks' policies).	3	Variations from basic cover including increased cost of working only cover, gross revenue and advance profits policies.	2

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Table of Contents Principles Of Property 745 And Pecuniary Insurance

1. Understanding the eBook Principles Of Property 745 And Pecuniary Insurance
 - The Rise of Digital Reading Principles Of Property 745 And Pecuniary Insurance
 - Advantages of eBooks Over Traditional Books
2. Identifying Principles Of Property 745 And Pecuniary Insurance
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Principles Of Property 745 And Pecuniary Insurance
 - User-Friendly Interface
4. Exploring eBook Recommendations from Principles Of Property 745 And Pecuniary Insurance
 - Personalized Recommendations
 - Principles Of Property 745 And Pecuniary Insurance User Reviews and Ratings
 - Principles Of Property 745 And Pecuniary Insurance and Bestseller Lists
5. Accessing Principles Of Property 745 And Pecuniary Insurance Free and Paid eBooks

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 - Principles Of Property 745 And Pecuniary Insurance Budget-Friendly Options
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 - ePub, PDF, MOBI, and More
 - Principles Of Property 745 And Pecuniary Insurance Compatibility with Devices
 - Principles Of Property 745 And Pecuniary Insurance Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Principles Of Property 745 And Pecuniary Insurance
 - Highlighting and Note-Taking Principles Of Property 745 And Pecuniary Insurance
 - Interactive Elements Principles Of Property 745 And Pecuniary Insurance
 8. Staying Engaged with Principles Of Property 745 And Pecuniary Insurance
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Principles Of Property 745 And Pecuniary Insurance
 9. Balancing eBooks and Physical Books Principles Of Property 745 And Pecuniary Insurance
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Principles Of Property 745 And Pecuniary Insurance
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Principles Of Property 745 And Pecuniary Insurance
 - Setting Reading Goals Principles Of Property 745 And Pecuniary Insurance
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Principles Of Property 745 And Pecuniary Insurance
 - Fact-Checking eBook Content of Principles Of Property 745 And Pecuniary Insurance
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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