



IIAK Personal Insurance Online Curriculum

Personal Lines Coverage Basics[®]

Homeowners Property & Liability

- **HOMEOWNERS PROPERTY CORE PRINCIPLES:** This module gives the user an introduction to Homeowners Insurance, and goes into detail describing all of the aspects of the Property section of the Homeowners policy.
- **HOMEOWNERS LIABILITY CORE PRINCIPLES:** This module includes an introduction to Homeowners Liability terms and coverages, including Conditions and Exclusions.
- **HOMEOWNERS HO-3 ISO 1991:** This module provides an introduction into the HO-3 ISO 1991 Homeowners Form, and develops a firm knowledge base of the sections of the HO-3 ISO 1991 Form including coverages, conditions and exclusions.
- **HOMEOWNERS HO-4 ISO 1991:** This module provides an introduction into the HO-4 ISO 1991 Tenants Form, and develops a firm knowledge base of the sections of the HO-4 ISO 1991 Form including coverages, conditions and exclusions.
- **HOMEOWNERS HO-6 ISO 1991:** This module provides an introduction into the HO-6 ISO 1991 Unit Owner's Form, defines key terms like condo, co-op, additions and alterations, and develops a firm knowledge base of the sections of the HO-6 ISO 1991 Form including coverages, conditions and exclusions.
- **HOMEOWNERS HO-3 ISO 2011:** This module provides an introduction into the HO-3 ISO 2011 Homeowners Form, and develops a firm knowledge base of the sections of the HO-3 ISO 2011 Form including coverages, conditions and exclusions.
- **HOMEOWNERS HO-4 ISO 2011:** This module provides an introduction into the HO-4 ISO 2011 Tenants Form, and develops a firm knowledge base of the sections of the HO-4 ISO 2011 Form including coverages, conditions and exclusions.
- **HOMEOWNERS HO-6 ISO 2011:** This module provides an introduction into the HO-6 ISO 2011 Unit Owner's Form, defines key terms like condo, co-op, additions and alterations, and develops a firm knowledge base of the sections of the HO-6 ISO 2011 Form including coverages, conditions and exclusions.
- **DWELLING COVERAGE:** Dwelling Coverage begins with clarification of who would qualify for this coverage and then provides detail about the DP-1, DP-2 and DP-3 policy forms, including additional coverages and policy limits.

- **2000 ISO HOMEOWNERS POLICY FORM:** The 2000 ISO Homeowners Policy Form learning module highlights the differences between the 1991 and 2000 ISO Homeowners Policy Forms. Key aspects of this module include definition changes, coverage comparisons, and an overview of perils and exclusions. Also included within this module is a review of homeowners insurance and reinforcement of Property and Liability Coverages and Limits.

Personal Auto Coverages

- **PERSONAL AUTO COVERAGES:** The Personal Auto module will introduce the learner to automobile insurance including a detailed walkthrough the four parts of automobile coverage: Liability, Medical Payments, Uninsured Motorist Coverage and Physical Damage Coverage. Concepts such as split limits, financial responsibility and state minimum limits, no fault and assigned risk plans are also covered.
- **NEW YORK PERSONAL AUTO COVERAGE:** The New York Personal Auto Insurance offers New York State specific information regarding the Personal Auto Policy. The topics pertaining to New York Personal Automobile covered in this course include: Insuring Agreements and Definitions, Liability Coverage, Medical Payments Coverage, Uninsured Motorist Coverage, Physical Damage Coverage, Conditions and Endorsements.

Personal Lines Coverage Challenge

- ✎ The Personal Lines Coverage Challenge tests knowledge and understanding of Personal Property and Liability and Homeowners' coverage. Each 'Challenge' contains 25 questions randomly selected from a bank of over 100 possible questions.