

# 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 |
|--|------------------|--|------------------|
| <b>Method of assessment:</b> See page 7 in the 2004 Advanced Diploma in Insurance "Information for candidates" brochure. |                  |  |                  |
| <b>Notes:</b>  |                  |  |                  |
| - 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.                                 |                  |  |                  |
| <b>Development and structure of property and pecuniary insurance</b>   |                  | 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. | 3                |
| Development of property and pecuniary insurances.  | 1                | First loss, floating and blanket covers.   | 3                |
| Property and pecuniary insurance market.   | 1                | Use of average conditions, warranties, excesses, deductibles and franchises.   | 3                |
| Market practices in relation to recommended policy wordings.   | 1                | Extensions to theft policies including collusion, secretion and hold-up cover.   | 2                |
| Justification for recommended wordings.  | 2                | Risks and property covered and excluded, extensions to and general terms of other commercial policies.   | 2                |
| EC directives relevant to property insurance.  | 2                | Renewal procedures and considerations.   | 1                |
| Application of value added tax.  | 2                | <b>Pecuniary insurance – business interruption insurance</b>   |                  |
| Scope, terms and application of the Theft Act 1968, the Riot (Damages) Act 1886 and the Public Order Act 1986.           | 2                | Need for and function of business interruption insurance.  | 2                |
| <b>Property insurance cover</b>  |                  | Explaining what needs to be insured and not insured.   | 3                |
| The standard and possible additional perils covered by the principal policies.   | 3                | Distinction between accountants' and insurers' gross profit.   | 1                |
| Provision of terrorism cover.  | 3                | Definition of the "difference" basis of gross profit.  | 3                |
| The types of property insured (including use of the all other contents clause).  | 3                | Development of payroll coverage.   | 1                |
| Principal policy terms, conditions and exclusions (and availability of "boy backs" on "all risks" policies).             | 3                | Selection of the maximum indemnity period and rationale of choice.   | 3                |
|  |                  | Calculation of gross profit sum insured from presented accounts.   | 2                |
|  |                  | Standard and extra perils insured on interruption policies.  | 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                |
|  |                  | Variations from basic cover including increased cost of working only cover, gross revenue and advance profits policies.  | 2                |

# Principles Of Property 745 And Pecuniary Insurance

**N Noddings**



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