

Learning Outcome

Assessment Criteria

Indicative Content

	-		•		been designed to be read via the Speechify extension available on
•	-			essibility	reasons you require this document in an alternative format, please
contact us	a <u>ukcentreadministration@cii.co.uk</u>	to disc	, ,		
1	Understand the risk and control	1.1	Explain the causes of fire.	1.1.1	The fire triangle.
24	of fire, theft and other			1.1.2	Arson.
Questions	contingencies to property and			1.1.3	Contractors.
	business interruption.			1.1.4	Electrical.
				1.1.5	Other causes of fire, including smoking, spontaneous combustion,
					housekeeping and waste management, heating (portable and fixed)
					trade processes hazardous materials.
		1.2	Explain the inception and	1.2.1	Conduction, convection and radiation.
			propagation of fire.	1.2.2	Fire load.
				1.2.3	Inception hazards.
				1.2.4	Propagation hazards.
				1.2.5	Fire spread, vertically and laterally.
		1.3	Explain the relative fire hazards	1.3.1	Machinery types and other electrical apparatus and uses in industry
			of trade processes and	1.3.2	Hazards associated with multi-tenure buildings.
			materials.	1.3.3	Manufacturing processes commonly used.
				1.3.4	Materials used in manufacture, warehousing and storage.
		1.4	Explain the relative fire hazards	1.4.1	Relative combustibility of differing building materials, including use
			of building construction.		of composite panels.
				1.4.2	Building design, including structural frameworks, multi-story
					buildings.
				1.4.3	Importance of fire separation.
		1.5	Explain the methods of fire	1.5.1	Differing types of portable fire extinguisher appliances.
			detection, protection and	1.5.2	Manual and automatic fire alarms.
			control.	1.5.3	Fire brigade and water supply.
				1.5.4	Automatic Sprinkler Systems (by type and by occupation) and
					drenchers.
				1.5.5	Legislation relative to fire safety and electrical systems.
				1.5.6	Protection of computer suites.
				1.5.7	Protection for hazardous trades.



1.6 Explain the definitions of theft. 1.6.1 The legal definition of theft. 1.62 Insurers' definition of theft. 1.6.3 Patterns of theft losses. 1.7 Explain the inherent risk features of theft. 1.7.1 Exaption the inherent risk features of theft. 1.7 Explain the hazards arising from other contingencies and the methods of control. 1.7.4 Electronic security measures which may be deployed, for example intruder alarms. 1.8 Explain the hazards arising from other contingencies and the methods of control. 1.8.1 Explosion. 1.8.3 Aircraft. 1.8.3 Aircraft. 1.8.4 Riot and Civil Commotion. 1.8.4 Riot and Civil Commotion. 1.8.5 Burst pipes and escape or water. 1.8.1 1.8.1 1.8.11 Impact. 1.8.13 Terrorism. 1.9 Apply the principles and practices of risk and control of fire, theft and other contingencies to property and 1.9.1 Apply the principles and practices of risk and control of fire, theft and other contingencies to property and 1.9.1 Apply the principles and practices of risk and control of fire, theft and other contingencies to property and 1.9.1	Learning Outcome	Ass	sessment Criteria		Indicative Content
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contingencies to property and			-		
business interruption to various					
scenarios.					

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	Learning Outcome	Ass	essment Criteria		Indicative Content
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2	Understand the cover provided	2.1	Explain the cover provided by	2.1.1	Types of property insured.
8	by and main practices of		property insurance policies.	2.1.2	Property damage and perils insured.
Questions	property insurance.			2.1.3	Policy definitions covers and exceptions.
				2.1.4	Basis of claims settlement.
				2.1.5	Money.
				2.1.6	Fidelity Guarantee.
				2.1.7	Goods in Transit.
				2.1.8	Computers.
				2.1.9	Theft, including theft extensions.
				2.1.10	Commercial all risks.
				2.1.11	Terrorism.
		2.2	Explain the clauses commonly	2.2.1	Property extensions in cover.
			used in property insurance	2.2.2	Conditions precedent and warranties.
			policies.	2.2.3	Explain the application of excesses, deductibles and franchises.
				2.2.4	Loss limits, first loss, floating and blanket insurances.
		2.3	Apply the principles and	2.3.1	Apply to a given set of circumstances.
			practices of property insurance		
			cover to various scenarios.		



	Learning Outcome	Ass	essment Criteria		Indicative Content
3	Understand the cover provided	3.1	Explain the cover provided by	3.1.1	Function of business interruption insurance.
5	by and main practices of business	5.1	business interruption insurance	3.1.2	How gross profit is calculated.
Questions	interruption insurance.		policies.	3.1.3	Indemnity periods.
Questions				3.1.4	Clauses applicable to business interruption insurance.
				3.1.5	Claims Procedure Condition.
				3.1.6	Additional increase in cost of working.
				3.1.7	Other types of business interruption insurance, including gross
				0.1.7	revenue, flexible limit of loss, research expenditure, increased costs
					of working only, advanced profits, book debts and rent.
				3.1.8	Contingent business interruption extensions.
				3.1.9	Special types of risks, including manufacturing agents, solicitors and
					property owners.
		3.2	Explain the methods of control	3.2.1	Business continuity planning.
			relating to business		
			interruption.		
		3.3	Apply the principles and	3.3.1	Apply to a given set of circumstances.
			practices of business		
			interruption insurance cover to		
			various scenarios.		



	Learning Outcome	Ass	essment Criteria		Indicative Content
4	Understand the underwriting of	4.1	Explain the use and content of	4.1.1	Objectives and purpose of survey reports for property damage risks.
11	property and business		survey reports in the	4.1.2	Objectives and purpose of survey reports for business interruption
Questions	interruption insurance.		underwriting process.		risks.
				4.1.3	Specialist surveys, for example sprinklers, crime and post lost.
				4.1.4	Risk factor which can and cannot easily be changed.
		4.2	Explain the importance of and	4.2.1	Definition of EML.
			the factors used to calculate an	4.2.2	Relevant factors used to determine a property damage EML.
			estimated maximum loss (EML).	4.2.3	Relevant factors used to determine a business interruption EML.
		4.3	Explain the application and	4.3.1	Insurers' maximum gross acceptance.
			deployment of capacity in	4.3.2	Insurers' net retention.
			relation to property damage	4.3.3	Deployment of capacity relative to the size of the risk or the EML
			and business interruption		and associated risk features of the risk.
			insurance.	4.3.4	Accumulation of risks.
		4.4	Explain the risk and pricing	4.4.1	Standard risk pricing profiles.
			criteria used in underwriting	4.4.2	Trade classification.
			property and business	4.4.3	Theory of rating.
			interruption insurance.	4.4.4	Methods of calculating premiums.
		4.5	Describe the key underwriting	4.5.1	Portfolio management key performance indicators.
			considerations in managing a	4.5.2	Renewal procedures.
			property and business interruption insurance portfolio.		
		4.6	Explain the importance of	4.6.1	Reinsurance as it applies to property damage and business
		4.0	reinsurance and co-insurance	4.0.1	interruption insurance.
			with specific reference to	4.6.2	
			property and business	4.6.2	Co-insurance as it applies to property damage and business
			interruption.		interruption insurance.
		4.7	Apply the principles and	4.7.1	Apply to a given set of circumstances.
			practices of underwriting of		
			property and business		
			interruption insurance to		
			various scenarios.		



Learning Outcome		Ass	Assessment Criteria		Indicative Content
5	Understand how property and	5.1	Explain how property and	5.1.1	Claims procedures and use of claims forms.
2	business interruption insurance		business interruption claims are	5.1.2	Calculation and settlement of property damage claims.
Questions	claims are handled.		handled.	5.1.3	Calculation and settlement of business interruption claims.
		5.2	Apply the principles and	5.2.1	Apply to a given set of circumstances.
			practices of property and		
			business interruption insurance		
			claims to various scenarios.		