

# Applied Certificate in Liability Insurance

Course Code	ACLI
Content	Unit 1: Application of Insurance principles to Liability Insurance Unit 2: The application of legal liability to insurance Unit 3: Scope of Liability Insurance cover Unit 4: The Liability Insurance Policy Unit 5: Liability Underwriting and Assessment Unit 6: Liability Claims administration and handling Unit 7: Reinsurance
Duration	25 hours of structured learning involving classroom sessions, Q & A and case studies.
Audience	Intermediate
Learning Objectives	At the end of this course participants will be able to:

## 1 Application of Insurance principles to Liability Insurance

1.1 Define the following principles and discuss their application to Liability Insurance

- 1.1.1 Insurable Interest; Definition and application, Dependants' insurable interest
- 1.1.2 Utmost Good Faith; Definition and application, Effect of fraud and misrepresentation
- 1.1.3 Proximate Cause; Definition and application, Interpretation of exceptions in liability insurance practice
- 1.1.4 Indemnity; Definition and application, Modification to the principle in Liability Insurance; excess, Deductible,
- 1.1.5 Subrogation; Definition and application, Injuries caused by a third party, Waiver of Subrogation
- 1.1.6 Contribution; Definition and application

## 2. The application of legal liability to insurance

2.1 Define negligence and its application to insurance

- 2.1.1 Definition
- 2.1.2 Essentials for negligence
- 2.1.3 The neighbour test

2.2 Explain the following:

- 2.2.1 Statutory duties
- 2.2.2 Contractual liability
- 2.2.3 Special legal Relationships (Vicarious, Bailees etc)
- 2.2.4 Defences to legal liability
- 2.2.5 Remedies
- 2.2.6 Civil law in the Gulf States

## 3. Scope of Liability Insurance cover

3.1 Understand what is covered and the difference between the following types of liability insurance:

- 3.1.1 Employers Liability (compared with Workmen's compensation)
- 3.1.2 Public Liability
- 3.1.3 Products Liability
- 3.1.4 Professional indemnity
- 3.1.5 Directors' and Officers' liability

## 4. The Liability Insurance Policy

4.1 Explain the structure of a Liability Policy

