



4D Training

Household Insurance

Who would benefit?

A broad introduction to household insurances. is ideally suited to those who are new to the London Market, or who need to gain an overview of the major players and its operation.

Objective

- Review the scope of Household buildings and contents cover
- Relate to a number of extensions, including All Risks
- Appreciate the importance of cover for legal liability
- Explain the cover provided under Household as an occupier/owner
- Appreciate the value of legal expenses
- Understand civil liability including Torts
- Be confident in the use of appropriate legal terminology

Content

- The Scope of Household Buildings & Contents
- Limitations of Buildings and Contents cover
- Torts – Negligence, nuisance, Trespass and Strict Liability
- Claims – the effect of fraud and the use of technology to combat fraud
- Household extensions
- Legal liability cover provided under Household
- Occupiers liability & Defective premises

Duration

One day

Pre-requisites

It is assumed anyone attending this course has either attended or has the knowledge provided by:

Introduction: Insurance