

TOPICS COVERED IN THE TEXAS PUBLIC ADJUSTER COURSE

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Insurance Terms and Related Concepts:

- Insurance Fundamentals
- Property Insurance Concepts

The Standard Fire Policy; Dwelling & Homeowners Policy Concepts:

- The Standard Fire Policy
- Dwelling Policy
- Homeowners Section I – Property
- Homeowners Section II – Liability
- Personal Inland Marine (Personal Property Floaters)

Commercial Property Policies:

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- The Businessowners Policy
- Commercial Inland Marine Policies
- Ocean Marine Policies
- Equipment Breakdown Policies (Boiler & Machinery)

Personal & Commercial Automobile Policies:

- Personal Automobile Policy Definitions; Provisions; Conditions; Duties of the Insured; and Endorsements
- Personal Automobile Policy Liability
- Medical Payments Coverage
- Uninsured/Underinsured Motorist Coverage
- Physical Damage Coverage
- Garagekeepers Liability

The Claims Adjustment Process:

- Claim Notification Process
- Investigation & Evaluation of Loss / Claim Information
- Remedies for Disputes
- Finalization of Claim

Other Coverages:

- The Personal Liability Supplement & Personal Umbrella Policies
- Personal Watercraft
- Aviation
- Bonding & Surety
- Commercial Umbrella & Excess Lines

Texas Statutes & Rules Pertinent to Public Adjusting

- The Texas Insurance Commissioner
- Texas Public Adjuster Licensing Requirements
- Texas Unfair & Prohibited Practices
- Public Adjuster Practices, Responsibilities & Duties