# TOPICS COVERED IN THE VERMONT PROPERTY & CASUALTY PRODUCER COURSE

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#### **General Insurance Concepts:**

- Insurance Fundamentals
- Insurance Company Regulation
- Property Insurance Concepts
- Liability Insurance Concepts

## The Dwelling & Homeowners Policy Concepts & Endorsements:

- Dwelling Policy
- Homeowners Section I Property
- Homeowners Section II Liability
- Endorsements
- The Personal Liability Supplement / Personal Umbrella Policies

#### **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
- Commercial Automobile Policy Definitions; Provisions; Conditions; Duties of the Insured; and Endorsements
- Commercial Automobile Coverage Forms: Business Auto; Auto Dealers; Truckers; Motor Carrier
- Commercial Automobile Endorsements
- Commercial Carrier Regulations

#### **Commercial Package Policies**

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- Commercial General Liability
- Commercial Crime
- Equipment Breakdown Policies
- Commercial Inland Marine Policies
- Farm Coverage
- The Businessowners Policy

#### **Workers Compensation**

- Workers Compensation and Employers Liability Insurance Policy
- Premium Computation

#### **Other Coverages:**

- Commercial Umbrella & Excess Lines
- Professional & Specialty Liability Policies
- Surplus Lines Definitions & Markets
- Surety Bonding
- Ocean Marine
- The National Flood Insurance Program

### **Vermont Property & Casualty Laws & Regulations**

- Vermont Insurance Commissioner's General Duties & Powers
- Insurance Company Regulations
- Insurance Producer Regulations
- Commissioner's Disciplinary Actions
- Insurance Producer Licensing Maintenance & Duration
- Unfair Trade & Claim Settlement Practices
- Vermont Special Provisions Dwelling & Homeowners forms
- Vermont Automobile Insurance Laws & Regulations
- Vermont Workers Compensation Laws & Regulations