

# Introduction to Commercial Liability (2)

**Title:** Introduction to Commercial Liability (2)

**Educational Objective:** The objective of the lecture is to broaden understanding and analyse the general insurance needs of marine and non-marine transport businesses, including the insurance needs of land-based motor vehicles. This course complements the Introduction to Corporate Liability courses.

**Target skills:** Understanding the insurance problems of marine and non-marine transport companies and the rules of French Civil Liability, mainly road, and be able to propose a type of cover, particularly for amphibious vehicles which are both VTMs and Vessels!

**Target audience:** This lecture is intended for brokers, underwriters, claims handlers and accountants specialising in marine insurance who wish to understand and/or assist their clients with the full range of transport business risks, including the insurance of motor fleets or other land vehicles.

**Prerequisite skills:** Knowledge and understanding of marine and non-marine transport insurance rules.

**Technical teaching resources:** The lecture will consist of PowerPoint presentations with live commentary and analyses of market figures. Risk analysis based on concrete examples. Analysis of standard policy wordings and market slips policy

**Final Evaluation:** The trainees will be asked to write a short report following their completion of the evaluation document. A list of signatures of the trainees and a certificate of attendance will be issued together with a short report from the convenor summarising the day.

**Evaluation Document :** : Multiple-choice questions (MCQ)

**Duration:** 1 day / 9 hours

**Course content:**

1. Definitions of motor land vehicles
2. Warranties
3. Badinter Law
4. The claim
5. The insurance market and policy wordings
6. The premium
7. The market figures