

# “Making Sense of Specialty Lines Policies & Commonly Misunderstood Endorsements” \* (6 CE credits pending)

## Property Insurance

- Options for your client when they require a Course of Construction, Vacant or a Short-Term Rental policy.
- Issuing a California Fair Plan policy and offering a DIC policy.
- Reviewing commonly misunderstood property endorsements such as: Water Back-up, Personal Injury, Scheduled items, Service Line coverage and more.
- Endorsing “One Day Event” coverage & “Short Term Rental” coverage.
- Reviewing the difference between “Additional Interest” and “Additional Named Insured”.
- Steps to follow when lenders request an unnecessary increase in coverage.

## Auto Insurance

- Offering optional coverages to your client such as Loan Lease Gap, Repair or Replace, OEM parts and more.
- Helping our clients understand that auto insurance is *not* a commodity by comparing two auto contracts.

## Umbrella Insurance

- The importance of an umbrella policy and who qualifies as a named insured.
- The difference between a true umbrella and a form following excess policy.
- The dangers of processing endorsements on umbrella policies.
- Helping your clients to understand the value of having an Umbrella policy.

## Earthquake Insurance

Understanding the difference between:

- Comprehensive and Standard policies.
- CEA, Stand-Alone and Carrier Endorsed coverage.
- Basic Terminology – crawl space, slab, cripple wall, retrofitting and more.
- Various deductible options.
- Helping your clients to understand the value of having an EQ policy.

## Flood Insurance

To take the confusion out of Flood insurance, we will review definitions such as:

- Flood zones
- Elevation certificates
- Grandfathered
- Mud flow vs mud slide
- Excess/gap policies
- Private Flood Coverage
- Helping your clients to understand the value of having a Flood policy.

### Classic Car Insurance

Students will learn the benefits of offering to insure antique or classic vehicles on a separate policy. We will also be discussing optional endorsements as well as the difference between ACV, Stated Value and Agreed Value coverage.

### Watercraft Insurance

In this segment, we will explore the world of insuring watercraft such as boats, jet skis, and yachts. Students will learn the right questions in order to be able to ask in order to evaluate the risk and offer the proper coverage.

### Motorhome and Trailer Insurance

Similar to classic cars, we will review the advantages of issuing a recreational policy as well as discussing optional coverage endorsements.

### Motorcycle Insurance and Motorized Bicycles

Gain a basic understanding of motorcycles and motorized bicycles in order to be able to ask the right questions and offer the right coverage.

Location: 9267 Haven Avenue Suite #210, Rancho Cucamonga, CA 91730  
 When: October 17, 2019, 8:30am – 4:30 pm.  
 Cost: \$189 Per person  
 Discounted rate for one additional employee (from the same agency): \$169.00

Email or call today to reserve your spot. Seating is limited to 22 students.

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*“An investment in knowledge always pays the best interest.” – Benjamin Franklin*