EMPOWER DEVELOPMENT

IF3 LEARNING OUTCOME 5

3 QUESTIONS

LEARNING OUTCOME 5
Understand personal insurances in relation to the insurance underwriting process

PRIVATE MOTOR AND MOTORCYCLE INSURANCE

- ✓ Road Traffic Act (RTA) only
- ✓ Third party only
- ✓ Third party, fire and theft
- ✓ Comprehensive

TRAVEL INSURANCE

- ✓ Personal accident benefits
- ✓ Medical and associated expenses
- ✓ Loss of deposits
- ✓ Baggage, personal effects and money
- ✓ Personal liability
- ✓ Delayed baggage
- ✓ Hospital cash benefits
- ✓ Travel interruption
- ✓ Travel delay

COMMERCIAL VEHICLES

- ✓ Goods-carrying vehicles
- ✓ Agricultural and forestry vehicles
- ✓ Passenger-carrying vehicles
- ✓ Special construction vehicles

EXTENDED WARRANTIES

HOUSEHOLD INSURANCE

- ✓ Buildings
- ✓ Contents

HEALTH

- ✓ Personal accident
- ✓ Sickness
- ✓ Medical expenses

OPTIONAL EXTENSIONS

- ✓ 'All risks'
- ✓ Money and credit cards
- ✓ Bicycles
- ✓ Freezer contents
- ✓ Caravans
- ✓ Small craft
- ✓ Sports equipment
- ✓ Personal accident
- ✓ Domestic animals
- ✓ Legal expenses

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