Course Title: The X’s and O’s of Personal Insurance Policies – Auto and Liability

Course Number: RM103B

CE Credits: 1.00 CFP CE

Course Overview:
Personal property and casualty insurance policies are not created equal. There are many coverage options in the marketplace and some are critical “must-haves” for affluent individuals. Without these critical coverages, individuals may encounter an unexpected financial loss.

Financial advisors consistently ask “what are the 4 or 5 key coverage areas that I should pay attention to for personal property and casualty insurance?” This course answers this question for two personal insurance coverage areas: automobile insurance and personal liability insurance.

By breaking automobile and personal liability insurance policies down to their X’s and O’s and highlighting the coverages that have the greatest financial impact at the time of a claim, this course helps individuals and their advisors craft a sound personal risk management program.

The major themes of the course are:
- The difference between an automobile settlement basis of Actual Cash Value, Replacement Value and Agreed Value
- Guidelines for selecting adequate coverage for automobile insurance, particularly Uninsured and Underinsured Motorists Protection.
- Selecting the appropriate limit and coverages for personal excess liability insurance.
- Guidelines for selecting an insurance advisor who will complement a financial plan with an appropriate personal insurance program.

Who Should Attend: All financial planning and wealth management practitioners.