| **PROFESSOR:** |  |
| --- | --- |
| **OFFICE LOCATION:** |  |
| **OFFICE HOURS:** |  |
| **PHONE NUMBER:** |  |
| **E-MAIL:** |  |
| **SEMESTER:** |  |
| **DELIVERY METHOD:** |  |

# COURSE NUMBER AND TITLE, CATALOG DESCRIPTION, CREDITS:

## RMI 2212 Personal Business and Property Insurance (3 Credits)

This course is designed to provide the student with an overview of personal and business property risks and coverages which may be used in dealing with these risks, including the underwriting marketing and social problems associated with these coverages. Additional topics include commercial and residential fire insurance, inland marine and transportation, coverages, and multi-peril contracts.

## PREREQUISITES FOR THIS COURSE:

None

### CO-REQUISITES FOR THIS COURSE:

None

## GENERAL COURSE INFORMATION:

Topic Outline

Describe and determine losses and coverage within commercial property insurance.

Explain business income commercial crime, and equipment breakdown insurance.

Summarize key provisions of cargo insurance, hull insurance, and protection and indemnity insurance.

Describe worker's compensation and employer liability.

## ALL COURSES AT FLORIDA SOUTHWESTERN STATE COLLEGE CONTRIBUTE TO THE GENERAL EDUCATION PROGRAM BY MEETING ONE OR MORE OF THE FOLLOWING GENERAL EDUCATION COMPETENCIES:

**C**ommunicate clearly in a variety of modes and media.

**R**esearch and examine academic and non-academic information, resources, and evidence.

**E**valuate and utilize mathematical principles, technology, scientific and quantitative data.

**A**nalyze and create individual and collaborative works of art, literature, and performance.

**T**hink critically about questions to yield meaning and value.

**I**nvestigate and engage in the transdisciplinary applications of research, learning, and knowledge.

**V**isualize and engage the world from different historical, social, religious, and cultural approaches.

**E**ngage meanings of active citizenship in one’s community, nation, and the world.

A. General Education Competencies and Course Outcomes

1. Listed here are the course outcomes/objectives assessed in this course which play an integral part in contributing to the student’s general education along with the general education competency it supports.

General Education Competency: Think

Course Outcomes or Objectives Supporting the General Education Competency Selected:

Understand and use the principles of property risk analysis and insurance management to think critically about handling personal and business property risk exposure to yield meaning and value.B. Other Course Objectives/Standards

Summarize various aspects of personal and business property insurance coverage on the loss and risk management process.

Distinguish coverage and duties relevant to a property loss claim.

Distinguish among various types of commercial insurance addressing commercial crime, loss of income, transportation, and other type of commercial insurance.

Summarize worker's liability and employer liability insurance coverages.

## DISTRICT-WIDE POLICIES:

### PROGRAMS FOR STUDENTS WITH DISABILITIES

Florida SouthWestern State College, in accordance with the Americans with Disabilities Act and the College’s guiding principles, offers students with documented disabilities programs to equalize access to the educational process. Students needing to request an accommodation in this class due to a disability, or who suspect that their academic performance is affected by a disability should contact the Office of Adaptive Services at the nearest campus. The office locations and telephone numbers for the Office of Adaptive Services at each campus can be found at <https://www.fsw.edu/adaptiveservices>.

### REPORTING TITLE IX VIOLATIONS

Florida SouthWestern State College, in accordance with Title IX and the Violence Against Women Act, has established a set of procedures for reporting and investigating Title IX violations including sexual misconduct. Students who need to report an incident or need to receive support regarding an incident should contact the Equity Officer at [equity@fsw.edu](mailto:equity@fsw.edu). Incoming students are encouraged to participate in the Sexual Violence Prevention training offered online. Additional information and resources can be found on the College’s website at <https://www.fsw.edu/sexualassault>.

## REQUIREMENTS FOR THE STUDENTS:

List specific course assessments such as class participation, tests, homework assignments, make-up procedures, etc.

## ATTENDANCE POLICY:

The professor’s specific policy concerning absence. (The College policy on attendance is in the Catalog and defers to the professor.)

## GRADING POLICY:

Include numerical ranges for letter grades; the following is a range commonly used by many faculty:

| **Grade Percent** | **Letter Grade** |
| --- | --- |
| 90 - 100 | A |
| 80 - 89 | B |
| 70 - 79 | C |
| 60 - 69 | D |
| Below 60 | F |

(Note: The “incomplete” grade [“I”] should be given only when unusual circumstances warrant. An “incomplete” is not a substitute for a “D,” “F,” or “W.” Refer to the policy on “incomplete grades.)

## REQUIRED COURSE MATERIALS:

(In correct bibliographic format.)

## RESERVED MATERIALS FOR THE COURSE:

Other special learning resources.

## CLASS SCHEDULE:

This section includes assignments for each class meeting or unit, along with scheduled Library activities and other scheduled support, including scheduled tests.

## ANY OTHER INFORMATION OR CLASS PROCEDURES OR POLICIES:

(Which would be useful to the students in the class.)