

# **Insurance of Property & Buildings Against Theft and Fire**





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Ref: 321694\_144075 Date: 17 - 21 Mar 2025 Location: Lisbon (Portugal) Fees: 4400 Euro

#### Introduction

Property insurance is recommended for all establishments regardless of their size. The insured protects his property such as industrial units, offices, residences, utilities and warehouses against accidents, natural disasters, fires or theft. The viewer of insurance must pay attention to the difference between dealing with insurance as an idea and theory and regulating it in a contract.

## **Course objectives**

Familiarize the participant with all the scientific and practical aspects of the various branches of property insurance.

Familiarize the participant with aspects of property insurance against all risks, such as theft and fire Familiarity with all aspects of building insurance

Introducing the participant to the practical problems facing property insurance and how to address them.

#### **Course Outlines**

#### risk and insurance:

#### 1 Day

- Danger concept
- Risk and insurance
- types of danger
- insurable risks
- Uninsurable risks
- Insurance as a method of risk transfer
- Major etiology and risk factors
- Benefits of the insurance industry

#### 2 Day

### **Principles of property and building insurance:**

- The principle of the utmost good faith
- The principle of insurable interest

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- The principle of immediate/proximal cause
- · compensation principle
- Sharing principle
- The principle of solutions

#### 3 Day

#### property insurance contract:

- Definition of an insurance contract
- Elements of an insurance contract
- Elements of the insurance contract
- Stages of concluding an insurance contract
- Characteristics of an insurance contract
- Insurance process policies and procedures
- The default organizational structure for insurance companies
- The most important insurance functions and procedures

#### 4 Day

#### **Insurance products:**

- Individual insurance products
- Corporate insurance products
- · Miscellaneous products
- standard products
- Flexible products
- licensed products
- Collaborative products
- Products keeping pace with technology

#### 5 Day

#### Fire and theft insurance:

- identification
- General conditions and exceptions
- Additional dangers
- Release and compensation
- Project insurance
- Insurance coverages, conditions and exclusions
- Reinsurance principles of reinsurance
- Types of return agreements and features of each
- Reinsurance applications on branches of property insurance
- Change in insurance and reinsurance markets
- Insurance acronyms



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