

Course Syllabus

Course Identification

Business Risk Exposures: Property

Alberta Accreditation Committee Course ID # 56514

Continuing Education Credit Hours: 3.75

Classes of Certificate: General Insurance and Insurance Adjuster

Course Description

Business premises property risks have evolved exponentially over time. However, the COPE approach to evaluating physical characteristics remains a practical method of assessing such risks.

Topics discussed support learners understanding of the individual elements of the COPE method of business premises property risk analysis. Learners identify and analyze key information specific to assessing Construction, Occupation, Protection and Exposure risks. Learners discover and explore common physical and moral hazards that increase the risks of a business experiencing a loss or the severity of a loss.

Learning is applied through the completion of a group exercise using a Business Property Risk Scenario.

Course Schedule

Lesson 1	The COPE Elements	15 minutes
Lesson 2	Construction	45 minutes
Lesson 3	Occupancy	45 minutes
<i>BREAK</i>		<i>15 minutes</i>
Lesson 4	Protection	30 minutes
Lesson 5	Exposure	30 minutes
Lesson 6	Common Hazards	45 minutes
Learning Exercise: Business Property Risk Scenario		15 minutes

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Course Outline

Lesson 1: The COPE Elements

Learning Outcomes

- *Briefly describe each COPE element.*
- *Examine the primary considerations in each COPE element.*

Topics Covered

1. Construction: Primary Considerations
2. Occupancy: Primary Considerations
3. Protection: Primary Considerations
4. Exposure: Primary Considerations

Lesson 2: Construction

Learning Outcomes

- *Explain the considerations of the COPE element of Construction.*
- *Describe how the Construction element relates to a business property risk.*

Topics Covered

1. Considerations
2. Relationship to Business Risk

Lesson 3: Occupancy

Learning Outcomes

- *Explain the considerations of the COPE element of Occupancy.*
- *Describe how the Occupancy element relates to a business property risk.*

Topics Covered

1. Considerations
2. Relationship to Business Risk

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Course Outline: Continued

Lesson 4: Protection

Learning Outcomes

- *Explain the considerations of the COPE element of Protection.*
- *Describe how the Protection element relates to a business property risk.*

Topics Covered

1. Considerations
2. Relationship to Business Risk

Lesson 5: Exposure

Learning Outcomes

- *Explain the considerations of the COPE element of Exposure.*
- *Describe how the Exposure element relates to a business property risk.*

Topics Covered

1. Considerations
2. Relationship to Business Risk

Lesson 6: Common Hazards

Learning Outcomes

- *Define physical hazard and examine such hazards common to business property risks.*
- *Define moral and morale hazards and examine such hazards common to business property risks.*
- *Examine physical and moral hazards common to specific industries.*

Topics Covered

1. Physical Hazards
2. Moral Hazards
3. Industry Hazards

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Course Outline: Continued

Applied Learning: Group Exercise > Business Property Risk Scenario

Learning Outcome

- *Identify the COPE elements and considerations that exist in a business property risk.*

Instructions

- 1) *Participants are divided into 4 teams.*
- 2) *Each team is given a copy of the same Business Property Risk Scenario and assigned ONE (1) of the COPE elements to base their research on.*
- 3) *Teams share findings in group Chat.*