

Course Syllabus

Course Identification

Property Risk Exposures: Water

Alberta Accreditation Committee Course ID # 58442

Continuing Education Credit Hours: 2 Hours

Classes of Certificate: General Insurance, Insurance Adjuster

Course Description

Water related hazards create many risks and loss exposures for insurers.

Topics discussed support learners understanding of the common causes of water damage and the Institute of Inspection Cleaning and Restoration Certification (IICRC) water damage categories and classifications. Learners explore and discuss exclusions common to property insurance policies as they relate to water damage claims.

Learners share and explore checklists of loss prevention measures and fundamental mitigation steps.

Course Schedule

Lesson 1	Common Causes, Categories and Classifications of Water Damage	60 minutes
Lesson 2	Property Policy Exclusions	30 minutes
Lesson 3	Loss Prevention Measures, Mitigation Steps	30 minutes

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Course Outline

Lesson 1: Common Causes, Categories and Classifications of Water Damage

Learning Outcomes

- 1) *Identify, describe and give examples of common internal and external causes of water damage.*
- 2) *Discuss examples of consequential losses relating to water damage.*
- 3) *Explain the water damage categories and classifications defined by the Institute of Inspection Cleaning and Restoration Certification (IICRC).*

Topics Covered

1. Common Causes: Internal (2)
2. Common Causes: External (3)
3. Consequential Losses
4. IICRC Water Damage Categories (3)
5. IICRC Water Damage Classifications (4)

Lesson 2: Property Policy Exclusions

Learning Outcome

Identify and describe TEN (10) policy exclusions relating to water damage.

Topics Covered

1. Property Policy Exclusions: Water Damage

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Lesson 3: Loss Prevention Measures, Mitigation Steps

Learning Outcomes

- 1) Identify and describe common water damage loss prevention measures.*
- 2) Identify IICRC professional restoration certifications.*
- 3) Share and explore a checklist of TEN (10 fundamental water loss mitigation steps).*

Topics Covered

1. Loss Prevention Measures (14)
2. IICRC Professional Restoration Certifications
3. Fundamental Loss Mitigation Steps