



# Connecting the world in #Business...

## GLOBAL AUDIENCE

Access to international contacts base with presence in 8 countries across 3 continents.

## BUSINESS NETWORKING

A close-knit platform for trustworthy business owners & entrepreneurs, to engage and develop business opportunities.

## SME & ENTREPRENEURSHIP

Programs /events for SMEs and business owners aimed at building capacity & high network global contact base.

## EXECUTIVE ELITE

Leadership Programme Strategically designed for senior managers in top decision-making positions.



## THE LOSS ADJUSTER - CILA L4 COURSE

## LIABILITY CLAIMS

**Course Theme:** LUCK "...WHEN PREPARATION MEETS OPPORTUNITY"

## Introduction

The nature of Liability claims entails long term exposures to insurers which sometimes threatens the viability of the insurers. This coupled with changes in government regulations (some retroactive) requires insurers to ensure such claims settlements are treated with the highest levels of professional experience and expertise.

Another key factor is that the premium collected sometimes many years prior may not be adequate to cover claims costs due to inflation and other factors. This module will provide the guidelines to be adopted to offer fair assessments and final payments to claimants.

Finally, modern technology now assists claimants to enjoy a measure of individuality and self-confidence due to insurers' rehabilitation programs.

The role of the loss adjuster for liability claims especially in respect of claimants with disabilities cannot be understated.

## **Who should Attend:**

Any employee serving in a Claims loss adjusting or loss assessing role. As well as senior employees in a Claims team, whether an intermediary firm or an insurance company. Recent university graduates, with an interest in Loss Adjusting as a career. Any other interested professional who has an interest in Loss Adjusting.

## **Course Outline:**

### **The Law of Tort, including Defenses**

1. Definition of Tort
2. Negligence
3. Strict Liability
4. Nuisance
5. Trespass
6. General Defences
7. Limitation

### **2. Contract Law**

1. 2.1 The Formation of a Contract
2. 2.2 Privity of Contract
3. 2.3 Unenforceable Contracts
4. 2.4 Misrepresentation
5. 2.5 Contract Construction
6. 2.6 The Unfair Contract Terms Act 1977
7. Unfair Terms in Consumer Contracts Regulations 1994
8. 2.7 Contract Performance and Discharge
9. 2.8 Breach of Contract

### **3. Statute Law**

- 3.1 Consumer Protection Act 1987
- 3.2 Sale of Goods Act 1979 (as amended 1994)
- 3.3 Supply of Goods and Services Act 1982 (as amended 1994)
- 3.4 The Consumer Rights Act 2015
- 3.5 Occupiers' Liability Act 1957
- 3.6 Occupiers Liability Act 1984
- 3.7 Defective Premises Act 1972
- 3.8 Landlord and Tenant Act 1985
- 3.9 Limitation Act 1980
- 3.10 Latent Damage Act 1986
- 3.11 Water Industry Act 1991
- 3.12 UnfairContractTermsAct1977 and Unfair Terms in Consumer Contracts Regulations 1994
- 3.13 Carriers Act 1830
- 3.14 Hotel Proprietors Act 1956
- 3.15 Law Reform (Contributory Negligence) 1945

### **4. Civil Procedure Rules (as relevant to Claims Handlers)**

- 4.1 The Civil Procedure Rules
- 4.2 Letter of Claim
- 4.3 Admissions of Liability
- 4.4 Document Disclosure
- 4.5 Experts and Witness Evidence
- 4.6 Part 36 Offers
- 4.7 Case Management and Allocation
- 4.8 Costs
- 4.9 Updates to the Rules

## **5. Personal Injury Claims – Damages**

5.1 General Damages

5.2 Special Damages

## **6. Personal Injury Claims – Reserving**

6.1 Personal Injury Reserving

6.2 Heads of Claim

6.3 Claimant's Costs

6.4 Claims Handler/Loss Adjuster Costs

6.5 Example Reserve Calculations

## **7. Third Party Property Claims – Damages and Quantum:**

### **Claims in Contract:-**

1. Claims in Contract – Building
2. Claims in Contract – Machinery
3. Claims in Contract – Contents
4. Claims in Contract – General
5. Claims in Tort
6. Financial Loss
7. Policy Consideration
8. Unfair Contract Terms Act
9. Loss of Enjoyment, Stress, and Inconvenience.

## **Benefits & Return on Investment:**

- A UK Chartered Loss Adjuster designation from the Chartered Institute of Loss Adjusters.
- The overall benefits include providing delegates with technical and working knowledge, assessment, and settlement of claims the insurance industry.
- Credits toward further professional courses.
- Improved employee confidence in their working environment.
- Competence within the organization which should result in improved customer service.
- Competitive advantage by having employees trained to the highest standard in the insurance sector Internationally.
- Company compliance with regulatory employee training requirements

## **Trainers:**

Our award-winning training experts are current industry professionals with over 30 years of international insurance experience. They have a proven track record as insurance trainers. They hold “Approved Trainers” from 2013 to 2016 on behalf of the Chartered Insurance Institute (CII) UK.

## Course Delivery:

The above course requires 30 hours online training via Zoom. Teaching method will include lectures, group work and a mock examination. Delegates are expected to undertake additional reading as recommended in the text.

Hear what our students say:

[uk.trustpilot.com/review/www.sbnhumancapital.com](https://uk.trustpilot.com/review/www.sbnhumancapital.com)



