Insurance of Property & Buildings Against Theft and Fire

30 November – 4 December 2026
Berlin (Germany)

UK Traininig
PARTNER



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Introduction

Property insurance is essential for all establishments, regardless of size. It protects assets such as industrial units, offices, residences, utilities, and warehouses from various risks, including accidents, natural disasters, fire, or theft. However, it is crucial for insurance buyers to distinguish between understanding insurance as a concept and theory versus formalizing it in a contract. This course will help participants gain practical knowledge in property and building insurance and develop skills in effectively managing insurance policies.

Course Objectives

- Familiarize participants with all scientific and practical aspects of various branches of property insurance.
- Enable participants to understand property insurance against various risks, such as theft and fire.
- Introduce participants to all aspects of building insurance, including the risks and coverage.
- Address practical problems faced in property insurance and provide strategies for overcoming them.

Course Outlines

Day 1: Risk and Insurance

- Concept of Risk.
- The relationship between Risk and Insurance.
- Types of Risks: What are insurable and non-insurable risks?
- Insurance as a method of risk transfer.
- Benefits of the insurance industry.

Day 2: Principles of Property & Building Insurance

- The principle of utmost good faith.
- The principle of insurable interest.
- The principle of proximate cause.
- The principle of compensation.
- The principle of sharing.
- The principle of solutions.



Day 3: Property Insurance Contract

- What is an insurance contract?
- Elements of an insurance contract.
- Stages of concluding an insurance contract.
- Characteristics of an insurance contract.
- Insurance policies and procedures.
- The default organizational structure for insurance companies.
- Key insurance functions and processes.

Day 4: Insurance Products

- Individual insurance products.
- Corporate insurance products.
- Standard vs. flexible insurance products.
- Collaborative products.
- Tech-driven insurance products.
- What are the different types of property insurance?
- What is commercial building insurance?

Day 5: Fire and Theft Insurance

- Identification of risks and insurance types.
- General conditions, exceptions, and exclusions.
- Additional coverage options.
- Claims and compensation processes.
- Reinsurance: Principles and types of return agreements.
- The impact of changes in insurance and reinsurance markets.
- Key insurance acronyms.

Why Attend This Course: Wins & Losses!

- Learn the fundamentals of property insurance, including how it covers a wide range of risks like theft and fire.
- Understand building insurance and its various policies, including what property insurance covers and what is a building insurance certificate.
- Gain knowledge of what is general property insurance and how it applies to both individuals and businesses.
- Master practical skills for evaluating and managing property insurance contracts effectively.
- Learn how to assess and mitigate risks in your property and building insurance strategies.



Conclusion

This course provides a comprehensive understanding of what property insurance is and how it functions across various types of properties. It equips you with the knowledge to manage property insurance contracts, handle fire and theft coverage, and navigate the complexities of insurance policies. By the end of the course, participants will be well-versed in the purpose of property insurance and how to utilize it effectively to mitigate risks.

Whether you are working in individual or corporate insurance, this course will enhance your skills in managing insurance products and processes, ensuring your property is adequately protected.

