



## Topic Descriptions

**Tuesday, Dec. 2, 2025**

**8:00 AM – 12:00 PM**

### **Section 1**

#### **Recipes for Commercial Property Coverages for The Food & Beverage Industry**

After an overview of the exposures and types of losses associated with a food and beverage type business, participants will learn how to properly insure these complex and unique exposures. They will examine specific insurance policy provisions of the Building and Personal Property Coverage Form, Building Income Coverage Form, Leasehold Interest Coverage Form, and Legal Liability Coverage Form to better understand how coverage is or is not provided for this type of exposure.

**12:00 PM – 1:15 PM**

**Lunch – on your own**

**1:15 PM – 5:15 PM**

### **Section 2**

#### **Ramblings of an Insurance Nerd**

In this session, insurance professionals will examine coverages in current ISO personal and commercial lines policies that could have a significant impact on their clients. They will take an in-depth look at how the ISO Personal Auto, Homeowners, Business Auto, Commercial General Liability, Building & Personal Property Coverage, Cyber, Employment Practices Liability, and Excess/Umbrella policies address complex and confusing exposures, such as: using a personal vehicle for business, furnished company car, who is an insured, watercraft, recreational vehicles, loss assessment, business websites, biometrics, tenant's improvements and betterments, step-down auto liability limits, maintaining underlying limits, insurable interest, and representations/warranties, etc. They will discuss the exposures, and whether or not the personal and/or commercial insurance policies provide adequate coverage, endorsements, and other methods that may be needed to tailor coverages to meet their client's needs.

**Wednesday, Dec. 3, 2025**

**8:00 AM – 12:00 PM**

**Section 3**

**What's Your Opinion? (Case Examples Using CGL, WC, and CPP)**

Using case scenarios, participants will learn how the CGL, Workers Compensation, and Commercial Property policies provide or exclude coverage. They will understand the CGL insuring agreement, contractual liability, additional insured issues, BI covered loss, BOP-valuable papers, workers compensation-international coverage, certificates of insurance, and more. Agents will identify methods of covering the loss if it were excluded and review the outcome of each case.

**12:00 PM – 1:15 PM**

**Lunch – on your own**

**1:15 PM – 5:15 PM**

**Section 4**

**The Ins and Outs of Cyber Insurance**

This session will enable participants to identify the reasons for cyber liability coverage by examining various exposures related to cyber risks, coverage limitations in standard liability insurance, and major provisions commonly found in cyber liability insurance policies.