

AIA Trust Self-Assessment Test XXIV

Business Owners Protection #4

Print out this page and fax back to The AIA Trust at (202) 626-7421.

DO THIS TEST-EARN LUS

Sponsored by the AIA Trust and Liberty Mutual

The AIA Trust presents the latest in a series of instructional needs assessments to evaluate your lifelong learning. This self-assessment focuses on knowledge of the coverage included in commercial Business Owners Protection Policies. The Trust is pleased to provide members with these opportunities to earn AIA Continuing Education System CES learning units (LUs). Circle your answers to the following 10 questions; return the test by fax to the AIA Trust, (202) 626-7421; and earn one LU. You don't have to have all the right answers to get credit.

When you fax the completed test to the Trust, it will be scored, and your results will be returned to you, along with annotated answers and related references. After you have read this material, the Trust will report your LU to the University of Oklahoma. Keeping this information in your files will help you plan your future continuing education schedule.

T F	1. Permanently installed machinery and equipment, such as an air conditioning unit, are covered under the building coverage of a Business Owners Protection (BOP) policy.
T F	2. On a BOP policy, Land is considered as a covered property.
T F	3. If your building is destroyed by fire and in replacing the building, a city ordinance requires you to install 2 additional handicap stalls in the bathroom, the additional expense is automatically covered and will be paid under the property portion of the BOP policy.
T F	4. An insurance company may cancel your policy if it has been vacant or unoccupied for 60 days.

T F	5. Outdoor signs are automatically covered on a standard BOP policy.
T F	6. Flood is not a covered peril on a BOP policy.
T F	7. The business liability on a BOP policy will pay for bodily injury to your employee arising out of and in the course of employment.
T F	8. The coverage territory under the liability portion of the BOP policy includes the United States, Puerto Rico, and Canada.
T F	9. Bodily injury, property damage, personal injury, or advertising injury due to rendering or failure to render professional service is not covered under the BOP policy for most all professions.
T F	10. Your employees are not considered as "insured" on the BOP policy with respects to business liability.

Name

Membership Number

Firm Name

Address

City/State/Zip

Phone

Fax
