



## Homeowners Insurance

Course #E2594

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Revised April 2021

Expires April 14, 2023

### Title: Homeowners Insurance

**Course Description:** One hour program whose purpose is to aid real estate agents in better understanding Homeowners Insurance. Our objective is to review the basic coverages, the need, what is covered and not covered and what things can affect the purchase of homeowners insurance on a particular property.

## Schedule, Instructor Bio & Policies

### Time

Registration

**MODERATOR:** Steven Bauer, CMP

### 9:00 to 9:45am (45 minutes)

Introduction to Homeowners Insurance

- Names for Homeowners Insurance
- Why is Risk important to Homeowners Insurance.
- Risk factors for Homeowners Insurance
- Do I need Homeowners Insurance?
- The components of basic Homeowners Insurance
- Coverages
- Perils not covered by Homeowners Insurance.
- Additional coverage options
- Liability coverages and medical payments
- Protecting your property
- Things that could affect the purchase of Homeowners Insurance.

### 9:45 to 10:00am (15 minutes)

Questions comments and concerns

### **Instructor Bio:**

**Steven Draper:** Owner of The Insurance Doctor was established in 2007, located in Manchester, having over 27 years of experience in the insurance industry. The first 15 years were spent working side by side with his father Robert Draper and learning how to build a successful business through honesty, integrity, and loyalty. These qualities must be followed daily in business and in our everyday lives.

### **Course Policies:**

Virtual: Once a date, time, and list of attendees for a meeting is determined, attendees will be emailed a link to Cisco Webex along with meeting ID. Cisco Webex automatically tracks when an attendee enters and leaves a meeting. Virtual attendees through Cisco Webex at any of the above CEU courses will be limited to 40 participants, so that the course instructor can monitor attendee participation by viewing all participants of a given meeting onscreen. Attendees who join a meeting late, leave a meeting early or do not participate throughout the presentation will not receive credit for course completion and therefore will not receive a course affidavit.

Slides for the presentation in PDF format will be included in the email inviting attendees to the meeting. Attendees will be asked to provide name, address, and license number. Signed course affidavits will be emailed to attendees immediately after the presentation concludes. An original hard copy of the course affidavit will be sent to attendees by regular mail within 3-5 business days of course completion.

Attendance and Tardiness policy: Attendee must complete the full 1 hour to receive a course completion certificate. Time lost more than 15 minutes the attendee will be asked to leave by the administrator without receiving a completion certificate. Mobile phone usage or other disturbing actions by attendees during the program are prohibited, after one warning an attendee will be asked to leave, without receiving a completion certificate.

Statement of policy for refund of registration fee: There is no fee charged by MBBA-NH to the attendee to attend this course.

No refund is required.

Course cancellation policy and reasons why: In case of cancellation, registrants will be contacted via email no less than 12 hours prior to the course. Reasons for cancellation may include impending bad weather, facility issues (water, electrical, fire, etc.), instructor absences, or natural disasters.

Long range plans with respect to the course: MBBA-NH plans to offer this financing course throughout the state at different local Real Estate Board locations.