

1) individual accident insurance - this guards individual from any type of accidental damage.

group accident insurance - taken by employer to get cover for their employees.

2) disability insurance - Provides Protection against claims, from injury and damage to other people and property. intentional and constructed damage are not covered.

3) Travel insurance - Covers cost of losses associated with travelling.
You should buy travel insurance because -

- i) risk of happening something unusual while travelling
- ii) Protecting belongings from loss or damage
- iii) afraid of medical emergency

4) 2 types of cover in marine insurance -

- i) ~~Hull~~ - Covers Physical damage to vessel includes fuel, machines, designs to protect ship damage expenses.
- ii) Cargo - Covers Phy damage or loss of goods in transit. Covers loss or damage to freight during shipment from external cause.

5) inclusion in engineering insurance -

- i) Fire, lightning, explosion ii) burglary theft iii) human error

exclusion in engineering insurance

- i) wars ii) Terrorism iii) design defects iv) consequential loss

6) doc for aviation insurance -

- i) aircraft detail docs ii) crew member detail iii) doc Post & accident

7) doctors - public insurance Professional - Professional indemnity policy

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10) benefits of Personal accident Policy

- i) Provide financial security to family and loved ones
- ii) easy and seamless claim process
- iii) ~~overs~~ offers worldwide coverage.