

CBSE Syllabus For Class 12 Insurance

Part B: Vocational Skills

- Unit 1 - General Insurance
- Unit 2 - Fire Insurance
- Unit 3 - Marine Insurance
- Unit 4 - Motor Vehicle Insurance
- Unit 5 - Mediclaim and Accident Insurance
- Unit 6 - Burglary and Theft Insurance

Unit 1: General Insurance

- Meaning and importance of General Insurance.
- Different types of General Insurance.
 - i. Fire Insurance.
 - ii. Marine Insurance.
 - iii. Motor Vehicle Insurance.
 - iv. Medi-Claim Insurance.
 - v. Accident Insurance.
 - vi. Burglary and Theft Insurance.
 - vii. Present Organizational set up of General Insurance companies in India - GICI - its subsidiaries, Private Companies.
 - viii. Principles of General Insurance - Insurable Interest, Indemnity, subrogation, good faith.

Unit 2: Fire Insurance

- Types of Fire insurance Policies - Their main features and clauses.
- Meaning & Significance of Average Clause.
- Procedure for taking Fire Insurance Policies and settlement of claims.

Unit 3: Marine Insurance

- Three types of Marine insurance - Cargo Insurance, Hull Insurance and Freight Insurance.
- Types of Policies.
- Clauses of a Marine Insurance Policy.
- Marine losses.

Unit 4: Motor Vehicle Insurance

- Types of Policies and Risks Covered therein.
- Procedure for obtaining motor Insurance Policy.

- Settlement of claims.

Unit 5: Medi-Claim and Accident Insurance

Important conditions of such Policies and Benefits available therein, Procedure for claims.

Unit 6: Burglary and Theft Insurance

- Need for such Insurance.
- Information to be furnished and procedure to be follow.
- Recovering the claims.

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