

**CBSE | DEPARTMENT OF SKILL EDUCATION  
CURRICULUM FOR SESSION 2020-2021**

**INSURANCE (SUBJECT CODE 814)**

**JOB ROLE : Sales Executive (Insurance)**

**RATIONALIZED CURRICULUM FOR  
CLASS–XII FOR SESSION 2020-21  
Total Marks: 100 (Theory-60 + Practical-40)**

	UNITS	NO. OF HOURS for Theory and Practical	MAX. MARKS for Theory and Practical
<b>Part A</b>	<b>Employability Skills</b>		
	Unit 1 : Communication Skills-IV	13	10
	Unit 2 : Self-Management Skills- IV	07	
	Unit 3 : ICT Skills- IV	13	
	Unit 4 : Entrepreneurial Skills- IV	10	
	Unit 5 : Green Skills- IV	07	
	<b>Total</b>	<b>50</b>	<b>10</b>
<b>Part B</b>	<b>Subject Specific Skills</b>		
	Unit 1: General Insurance	25	10
	Unit 2: Fire Insurance	25	08
	Unit 3: Marine Insurance	30	08
	Unit 4: Motor Vehicle Insurance	20	08
	Unit 5: Medi-Claim and Accident Insurance	25	08
	Unit 6: Burglary and Theft Insurance	25	08
	<b>Total</b>	<b>150</b>	<b>50</b>
<b>Part C</b>	<b>Practical Work</b>		
	Project	60	10
	Viva		05
	Practical File		15
	Demonstration of skill competency via Lab Activities		10
	<b>Total</b>		<b>60</b>
	<b>GRAND TOTAL</b>	<b>260</b>	<b>100</b>

## **DETAILED CURRICULUM/TOPICS:**

### **Part-A: EMPLOYABILITY SKILLS**

<b>S. No.</b>	<b>Units</b>	<b>Duration in Hours</b>
1.	Unit 1: Communication Skills-IV	13
2.	Unit 2: Self-management Skills-IV	07
3.	Unit 3: Information and Communication Technology Skills-IV	13
4.	Unit 4: Entrepreneurial Skills-IV	10
5.	Unit 5: Green Skills-IV	07
	<b>TOTAL DURATION</b>	<b>50</b>

**NOTE:** For Detailed Curriculum/ Topics to be covered under Part A: Employability Skills can be downloaded from CBSE website.

### **Part-B – SUBJECT SPECIFIC SKILLS**

<b>S. No.</b>	<b>Units</b>	<b>Duration in Hours</b>
1.	Unit 1: General Insurance	25
2.	Unit 2: Fire Insurance	25
3.	Unit 3: Marine Insurance	30
4.	Unit 4: Motor Vehicle Insurance	20
5.	Unit 5: Medi-Claim and Accident Insurance	25
6.	Unit 6: Burglary and Theft Insurance	25
	<b>TOTAL DURATION</b>	<b>150</b>

S. No.	Unit	Sessions
1.	<b>General Insurance</b>	<ul style="list-style-type: none"> <li>• Meaning and importance of General Insurance.</li> <li>• Different types of General Insurance.               <ul style="list-style-type: none"> <li>(i) Fire Insurance.</li> <li>(ii) Marine Insurance.</li> <li>(iii) Motor Vehicle Insurance.</li> <li>(iv) Medi-Claim Insurance.</li> <li>(v) Accident Insurance.</li> <li>(vi) Burglary and Theft Insurance.</li> <li>(vii) Present Organizational set up of General Insurance companies in India - GICI - its subsidiaries, Private Companies.</li> <li>(viii) Principles of General Insurance - Insurable Interest, Indemnity, subrogation, good faith.</li> </ul> </li> </ul>
2.	<b>Fire Insurance</b>	<ul style="list-style-type: none"> <li>• Types of Fire insurance Policies - Their main features and clauses.</li> <li>• Meaning &amp; Significance of Average Clause.</li> <li>• <b>Procedure for taking Fire Insurance Policies* and settlement of claims.*</b></li> </ul>
3.	<b>Marine Insurance</b>	<ul style="list-style-type: none"> <li>• Three types of Marine insurance - Cargo Insurance, Hull Insurance and Freight Insurance.</li> <li>• Types of Policies.</li> <li>• Clauses of a Marine Insurance Policy.</li> <li>• Marine losses.</li> </ul> <p>Topics in study material are-</p> <ul style="list-style-type: none"> <li>➤ Sale Contract</li> <li>➤ History of Marine insurance</li> </ul>

**\*Note:- To be assessed in practical only. No question shall be asked from this portion in Theory Exams.**

S. No.	Unit	Sessions
4.	<b>Motor Vehicle Insurance</b>	<ul style="list-style-type: none"> <li>Types of Polices and Risks Covered therein.</li> <li><b>Procedure for obtaining motor Insurance Policy.</b></li> <li>Settlement of claims.</li> </ul> <p>Topics in study material are-</p> <ul style="list-style-type: none"> <li>➤ Liability to pay compensation in certain cases on the principle of no fault</li> <li>➤ Forms of Motor Vehicle Insurance Policies</li> </ul>
5.	<b>Medi-Claim and Accident Insurance</b>	<ul style="list-style-type: none"> <li>Important conditions of such Polices and Benefits available therein, Procedure for claims.</li> </ul>
6.	<b>Burglary and Theft Insurance</b>	<ul style="list-style-type: none"> <li>Need for such Insurance.</li> <li>Information to be furnished and procedure to be follow.</li> <li>Recovering the claims.</li> </ul> <p><b>Topics in study material are-</b></p> <ul style="list-style-type: none"> <li><b>Exclusions from the Policy*</b></li> <li><b>Procedure of Claim under Theft or Burglary Policy*</b></li> <li><b>Format of Theft and Burglary Policy*</b></li> </ul>

**\*Note:- To be assessed in practical only. No question shall be asked from this portion in Theory Exams.**