

INSURANCE BASICS COURSE INFO SHEET



**Member
Benefit Course**

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**AI Coach
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Course Overview



Insurance is not just a compliance requirement for freight brokers—it's a critical risk-management tool that protects your business, your customers, and your reputation. Insurance Basics for Freight Brokers is designed to give TIA members a practical, working understanding of insurance fundamentals, including broker liability exposure, required and recommended coverages, carrier insurance verification, and how claims unfold in the real world.

This course clarifies how broker liability differs from carrier liability, where coverage gaps commonly occur, and how contractual decisions can unintentionally shift risk back onto the broker. Through step-by-step lessons, learners explore auto-related exposures, cargo risks, general liability, executive risk programs, certificates of insurance, policy structure, and claims handling.

What You'll Learn

After completing this course, you will be able to:

- Distinguish between broker liability and carrier liability, including how the Carmack Amendment applies in real brokerage scenarios
- Identify where brokers can unintentionally assume carrier liability through contracts, representations, or operational control
- Understand core insurance coverages for brokers, including Contingent Auto Liability / Truck Broker Liability, Contingent Motor Truck Cargo, Errors & Omissions, General Liability, and Business Auto
- Evaluate additional protections such as executive risk programs (D&O, EPLI, Cyber, Crime, Trade Credit) and when they matter
- Properly review Certificates of Insurance (COIs), recognize red flags, and verify carrier coverage beyond surface-level limits
- Understand policy structure elements such as exclusions, endorsements, additional insureds, and waivers of subrogation

- Navigate cargo risk, including primary vs contingent coverage, shipper's interest insurance, and common cargo exclusions
- Understand how claims actually unfold—including property, cargo, temperature-controlled freight, and accident-related claims
- Identify common reasons claims are denied and how insurers determine defense and coverage
- Apply practical loss-prevention strategies, carrier vetting standards, documentation practices, and claims-response procedures

Competencies You'll Build

This course supports the development of core professional competencies, including:

- **Operational Readiness & Risk Awareness**
- **Insurance & Regulatory Literacy**
- **Carrier Vetting & Compliance Management**
- **Documentation Accuracy & Accountability**
- **Decision-Making Under Constraints**
- **Claims Awareness & Incident Response**
- **Customer Communication & Expectation Management**

How the Course Works

Course Type:	TIA Member Benefit / On-Demand
Length of Access:	60 days of access from enrollment
Cost:	Complimentary to TIA Members
Final Exam:	Yes
Certificate:	Certificate of Completion issued

Who Should Take This Course?

- Freight brokers responsible for carrier selection, contracts, and shipment oversight
- Operations teams managing cargo risk, documentation, and claims
- Sales professionals advising customers on liability, coverage, and service expectations
- Compliance, legal, and risk professionals supporting brokerage operations
- Brokerage leaders seeking to strengthen insurance strategy and loss-prevention processes

This course is ideal for professionals who want to move beyond surface-level insurance knowledge and develop a defensible, practical understanding of brokerage risk.

Why It Matters

Insurance misunderstandings are one of the most expensive blind spots in freight brokerage. Small decisions—such as contract language, carrier selection, or incomplete documentation—can shift liability back onto the broker and expose the business to uncovered losses.

Insurance Basics for Freight Brokers provides a clear framework for understanding how insurance policies respond in real claims, where coverage gaps arise, and how brokers can proactively reduce exposure. Learners leave with actionable tools to vet carriers more effectively, document shipments properly, prevent losses, and respond confidently when claims occur.

By strengthening insurance literacy and operational discipline, brokers protect margins, preserve customer trust, and build long-term resilience in an increasingly complex risk environment.