At Junior Certificate level the student can:

Understand and explain the processes involved in personal and business insurance

**Learning Targets** - This has been demonstrated by your ability to:

1. Understand what insurance means
2. Describe the different rules of insurance
3. Give examples of how these rules can affect your life
4. List the companies who insure people and businesses
5. List the items that people insure
6. Understand the ways in which people insure themselves e.g. cars, houses, personal, life, property etc.
7. Understand the ways in which businesses insure themselves e.g. theft, accidents, liability, property, etc.
8. List some of the factors that insurance companies take into account when insuring people or businesses
9. Describe what a premium is
10. Fill out an insurance application and claim form
11. Describe the work of an actuary, a risk assessor, an insurance salesperson and a broker
12. Understand what is meant by assurance

Refer also to: Maths, Home Economics, English, Information Technology and Computer Software, Civic Social and Political Education, Environmental and Social Studies