



● 14 CPD Hours | Intermediate

# A Practical Understanding Of CAR & EAR Insurance

[Register Here](#)



1 & 2 September 2025



9.00 a.m. to 5.00 p.m.



Face-to-Face Training

## Programme Highlights

With the emerging economies in Asia back on a growth trend, there are increasing numbers of large infrastructure development projects cropping up all across the region. Consequently, the demand for Construction and Engineering-related Insurance covers has grown steadily in the region. Through lectures and case studies, you will acquire sound technical knowledge of one of the main Engineering Insurance classes to effectively underwrite this class of business. Claims aspects will also be covered during this 2-day programme.



## For Whom

- Underwriters in Insurance and Reinsurance companies; as well as Insurance and Reinsurance Brokers, with 3 to 5 years of work experience in dealing with CAR/EAR Insurance risks.
- Other practitioners who may wish to gain sound technical knowledge of this class of business to better understand or reinforce their knowledge in Cargo Insurance.

## Key Learning Objectives

At the end of the programme, participants should be able to:

- Identify the policy scope and coverage of the Contractors' All Risks (CAR) Insurance and Erection All Risks (EAR) Insurance, and describe how the various policy conditions, extensions and exclusions are applied.
- Compare and contrast the scope and application of the CAR Insurance Policy vis-à-vis the Fire Insurance Policy, as well as the EAR Insurance Policy, and highlight their similarities and key differences.
- Highlight the main claims conditions applicable to both types of policies, and describe the typical claims handling process, as well as the role of the loss adjuster in dealing with construction claims.
- Describe the steps involved in application of policy excess, salvage and "other insurance" in claims settlements.

## Programme Outline

- Overview of Engineering Insurance
- What is covered?
- Who are the insured parties?

### Contractors' All Risks

- Subject Matter of Coverage
- Structure of Policy
- Scope of Cover
- Policy Schedule
- Period of Cover
- Sum Insured
- Basis of Loss Settlement
- General Exclusions, Special Exclusions & General Conditions
- Comparison between CAR Insurance Policy & Fire Insurance Policy
- Major Perils & Safety Measures
- Common Extensions
- DE Wordings (1995)

### Erection All Risks

- Subject Matter of Coverage
- Structure of Policy
- Policy Schedule
- Period of Cover
- General Exclusions, Special Exclusions & General Conditions
- Common Extensions
- Comparisons between CAR Insurance Policy & EAR Insurance Policy

### General Claim Issues

- General Claims Conditions
- Basis of Loss Settlement
- Claims Notification
- Loss Adjuster's Duties
- Claims Disputes
- Ex-Gratia Payments
- Case Studies

## Programme Leader

**Pooba Mahalingam** is an ex-loss adjuster with decades of experience in handling construction, engineering, liability and property claims. An engineer by training, he has lectured on construction risks / claims handling and uses the training platform to share some of his complicated insurance claims scenarios to benefit the participants.

## Programme Fee

**Full Course Fee: S\$827.31**  
(incl. of 9% GST)

**Net Course Fee: S\$599.61**  
(incl. of 9% GST and after 30% FTS funding)  
for Singapore Citizens below 40 years old  
and Singapore Permanent Residents

**Net Course Fee: S\$327.31**  
(incl. of 9% GST and after 70% FTS funding)  
for Singapore Citizens aged 40 years old  
and above

This course is recognised under the Financial Training Scheme (FTS) and is eligible for FTS claims subject to all eligibility criteria being met.

Please note that in no way does this represent an endorsement of the quality of the training provider and course. Participants are advised to assess the suitability of the course and its relevance to his/her business activities or job roles.

The FTS is available to eligible entities based on the prevalent funding eligibility, quantum and caps. FTS provides 30% - 70% course fee subsidy support for direct training costs subject to a cap of S\$500 per candidate per course subject to all eligibility criteria being met.

Find out more on [www.ibf.org.sg](http://www.ibf.org.sg)

## SINGAPORE COLLEGE OF INSURANCE

PEI Registration No: 199408491M

Period Of PEI Registration: 26-09-2023 to 25-09-2027

For enquiries, please contact: Singapore College of Insurance

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