



Singapore College
of Insurance

Introductory Level

Commercial All Risks Insurance Policy Wording: Practical Review

[Register Now](#)



14 April 2026



3 CPD hours



9.00 a.m. – 12.00 p.m.



Singapore College of Insurance (SCI)



This half-day workshop offers a practical review of the Commercial All Risks Insurance policy wording, covering coverage, terms, conditions, exceptions, and common extensions, helping insurance intermediaries and policyholders better understand and navigate the policy details for informed decision-making.



Target Audience

- All general insurance intermediaries, insurance staff and new entrants to the insurance industry.
- All insurance buyers and policyholders who need to have a better understanding of the coverage of Commercial All Risks insurance.
- Other practitioners who wish to refresh their basic knowledge of Commercial All Risks policy wordings and coverage.



Key Learning Outcomes

By the end of the workshop, participants will be able to:

- Know how to read and understand Commercial All Risks insurance policy wordings.
- Understand the basic coverage and exceptions of such policy wording.
- Know the terms and conditions underlying such insurance products.
- Understand the various extensions available and applicable

Programme Outline

Introduction to Commercial All Risks Insurance

Overview of the Insurance Policy

- Understanding Policy Wording

Key Insurance Terminologies

- Structure of policy wording
- Detailed Review of Policy Clauses

Coverage: What is included

- Terms and Conditions: Obligations and provisions

Common Exceptions in Policies

- Understanding exclusions and their implications
- Common Extensions of Policy Wording

Explanation of Frequent Policy Extensions



Programme Fee

S\$218.00 (inclusive of 9% GST)

Participants who register at least two months prior to the course commencement date will be entitled to a 10% Early Bird Discount.

A 10% Group Discount is also applicable for organisations registering a minimum of three participants.

Please note that the Early Bird and Group Discounts are not cumulative.

Programme Leader

Perry Tan

Head of Technical Training

Singapore College of Insurance

Perry Tan has been in the General Insurance (GI) industry for more than 20 years.

In the earlier years, he attended the Chartered Insurance Institute (CII) College of Insurance in UK whereby he obtained the Associate of Chartered Insurance Institute (ACII). Subsequently, he obtained the Fellowship of Chartered Insurance Institute (FCII).

He started off his GI career by working with a local insurance broking firm as well as insurance underwriting agency. Having worked as broker for almost 13 years, he decided to join a large Japanese insurance company whereby he headed its Marine Cargo Division & Brokers' Business Development Team. Subsequently, he joined the General Insurance Association of Singapore (GIA) whereby he oversaw & ensured the smooth functioning of all the technical sub-committees e.g. Motor, Work Injury Compensation Act (WICA) etc.

Mr. Perry Tan subsequently worked in a financial advisory firm for more than 6 years, heading their General Insurance Division which transacted all classes of GI as well as Group Employee Benefits (GEB) business.

Mr. Perry Tan joined Singapore College of Insurance (SCI) as a Technical Consultant/Lecturer in 2014. He currently heads the Technical Training Department of SCI.

