

**Nashville State Community College  
Business and Applied Arts Division  
Business**

**Master Course Syllabus**

**BUSN 1303 Business Insurance**

(Formerly BUS 1262-Business Insurance)

3 Credits

3 Class Hours

**Course Description:**

Studies the fundamental principles of risk and risk management as they apply to small business. Topics include the nature of risk and risk bearing, how insurance handles risk, and risk management. Course content includes liability, transportation, workman's compensation, life and health, bonds, fire and marine, and employee benefit plans.

Prerequisites: Learning Support Reading and Writing, or equivalent skills.

**Instructor Information:**

<b>Name:</b>	
<b>E-mail:</b>	
<b>Phone:</b>	
<b>Office Location:</b>	
<b>Office Hours:</b>	

**Textbook and Other Materials:**

*Risk and Insurance*, Green and Trieschmann, Seventh Edition, ISBN: 0-538-06550-8

Disclaimer: Textbooks frequently change editions, so please be sure to check with the school bookstore to verify the current ISBN of textbook before purchasing the textbook.

**Course Outcomes:**

Upon successful completion of this course, students should be able to:

1. Define basic insurance terminology.
2. Explain the value, costs, and rationale of risk management.
3. Describe the various types of personal and commercial insurance coverages.
4. Discuss the important aspects of worker's compensation.
5. Explain the various types of government required insurance.

**Course Competencies:**

The following are detailed course competencies intended to support the course outcomes:

1. Explain the basic concepts of risk and coping strategies.

2. Define the value and cost of insurance.
3. Explain risk management and various insurance options to reduce risk.
4. Define basic insurance industry terminology.
5. Describe the basic contractual provisions of an insurance policy.
6. Describe the advantages and disadvantages of employer provided insurance as employee benefits (health, life, disability).
7. Explain the various types of personal and commercial property insurance.
8. Explain the concept of liability.
9. Describe the various methods of providing worker's compensation coverage.
10. Discuss how insurance provides a protection against crime.
11. Explain the various types of government required insurance.

### **Topics to Be Covered:**

#### Part 1

- Chapter 1 Concepts in Risk and Insurance  
Chapter 2 How Insurance Handles Risk

#### Part 2

- Chapter 4 The Insurance Industry

#### Part 3

- Chapter 6 Legal Principles of Insurance Contracts  
Chapter 7 Common Characteristics of Insurance Contracts  
Chapter 8 The Liability Risk

#### Part 4

- Chapter 9 Life and Health Losses  
Chapter 10 Life Insurance and Annuities  
Chapter 11 Contractual Provisions  
Chapter 12 Employee Benefits: Group Life and Health Insurance  
Chapter 14 Life Insurance and Estate Planning

#### Part 6

- Chapter 20 Business Property Insurance  
Chapter 21 Business Liability Insurance  
Chapter 22 Workers' Compensation and Service Guarantees  
Chapter 23 Crime Insurance and Bonding

### **Grading Criteria:**

Grading Criteria may vary by instructor. Please refer to the syllabus for your course section for the correct information. This information will be supplied by the instructor at the beginning of the course.

<b>Grading Scale:</b>	
A	90 - 100
B	80 - 89
C	70 - 79

D	60 – 69
F	under 60

<b>Evaluation:</b>	
Assignments	
Examinations	
Quizzes	
Other	
Total	100%

### **Attendance Policy**

A student is expected to attend all scheduled classes and laboratories. Each instructor will formulate an attendance policy and provide it on the course syllabus. Absences are counted from the first scheduled meeting of the class, and it is the responsibility of each student to know the attendance policy of each instructor in whose class he/she is enrolled. If a student is absent from a class, he/she should give an advanced explanation to the instructor. Absences in a course may affect a student's final grade. The student is responsible for all assigned work in the course regardless of excused or unexcused absences. Tardiness may also affect a student's final grade.

Failure to attend class will result in a final course grade of "FA" or "FN" (see explanation below) depending on the individual instructor's course policy.

FA= failure, attendance-related (unofficial withdrawal) Last recorded date of attendance required.

FN= failure, never attended class (unofficial withdrawal)

### **Student Communication Channels**

It is the student's responsibility to check NS Online email and MyNSCC email on a regular basis. These are the official communication channels between the college and students. Students are responsible for the information communicated through those channels. NS Online email contains specific course information and MyNSCC contains information important for other purposes.

### **Early Warning System**

Nashville State Community College has implemented an Early Warning System to notify students via e-mail about academic problems such as poor classroom attendance, poor performance on assignments/tests, poor communication skills, late/missing assignments, and/or lack of classroom participation. Please note that Early Warning Alerts do not affect a student's academic standing.

### **ADA Compliance Statement:**

As a public higher education institution, Nashville State adheres to the Americans with Disabilities Act. If you require an accommodation in order to function effectively in this class, please contact your instructor or the Student Disabilities Office at 353.3721 before the end of the first academic week of the semester.

## **Classroom Misconduct**

Nashville State Community College has a zero tolerance policy for disruptive conduct in the classroom. Students whose behavior disrupts the classroom will be subject to disciplinary sanctions. Please consult your Student Handbook for more specific details.

The instructor has primary responsibility for control over classroom behavior and maintenance of academic integrity. He/she can order temporary removal or exclusion from the classroom of any student engaged in disruptive conduct or in conduct which violates the general rules and regulations of the College.

Disruptive behavior in the classroom may be defined as, but is not limited to, behavior that obstructs or disrupts the learning environment (e.g., offensive language, harassment of students and professors, repeated outbursts from a student which disrupt the flow of instruction or prevent concentration on the subject taught, failure to cooperate in maintaining classroom decorum, etc.), the continued use of any electronic or other noise or light emitting device which disturbs others (e.g., disturbing noises from beepers, cell phones, palm pilots, lap-top computers, games, etc.).

Please be aware that children are not allowed in class or unattended on campus.

## **Academic Dishonesty (Honor Code)**

Any form of academic dishonesty, cheating, plagiarizing, or other academic misconduct is prohibited. "Plagiarism may result from: (1) failing to cite quotations and borrowed ideas, (2) failing to enclose borrowed language in quotation marks, and (3) failing to put summaries and paraphrases in your own words (A Writer's Reference 331). Academic dishonesty may be defined as, but is not limited to, intentionally trying to deceive by claiming credit for the work of another person, using information from a web page or source without citing the reference, fraudulently using someone else's work on an exam, paper, or assignment, recycling your own work from another course, purchasing papers or materials from another source and presenting them as your own, attempting to obtain exams/materials/assignments in advance of the date of administration by the instructor, impersonating someone else in a testing situation, providing confidential test information to someone else, submitting the same assignment in two different classes without requesting both instructor's permission, allowing someone else to copy or use your work, using someone else's work to complete your own, altering documents, transcripts or grades, and forging a faculty/staff member's signature.

In addition to other possible disciplinary sanctions that may be imposed through regular college procedures as a result of academic dishonesty the instructor has the authority to assign an "F" or a "Zero" for the exercise, paper, or examination or to assign an "F" for the course. Students may appeal through the appropriate college grade appeal procedures.

## **Inclement Weather Policy**

In the event of an inclement weather event, check the Nashville State web site home page at [www.nsc.edu](http://www.nsc.edu) for announcements on campus closures. Campus closures will also be announced on local television stations (channels 2, 4, 5, and 17).

When classes are cancelled, an online assignment will be posted in NS Online. Check your NS Online email for a message from your instructor regarding your online assignment requirements. Even though classes may be cancelled, some areas, i.e. Testing Center, may be open. However, you should check before commuting to campus.

The Vice President for Academic Affairs and the Director of Security are responsible for cancellation decisions during an inclement weather event for the Nashville State main campus and the Southeast campus. Cookeville, Waverly, and Dickson Campus Directors will make class cancellation decisions based on conditions in their respective areas. Decisions about class cancellations are based on actual conditions, not forecasts.

The perspective used for making decisions is that of the college as an employer, not as a K-12 institution. Students should use their own best judgment in determining whether to report to campus during inclement weather when classes are not cancelled.

A decision to delay or cancel classes will be made as soon as practicable. Should inclement weather occur early in the morning, the initial decision will be for day classes. A decision for evening classes will be made by 3:00 p.m.

1. The decision will be announced through the following:

- Channel 2**                      Snow Tracker
- Channel 4**                      Snowbird
- Channel 5**                      Snow Watch
- WLAC Radio**                    1510 AM
- WRVM Radio**                    107.5 FM **The River**
- WNRQ Radio**                    105.9 FM **The Rock**
- WUBP Radio**                    101.1 FM **The Beat**
- WSIX Radio**                    97.9 FM
- Nashville State Community College Website, <http://www.nsc.edu/>**
- Nashville State Community College Call Processor, (615) 353-3333**

2. Cookeville Campus and Waverly Campus Directors will make decisions based on conditions in their respective counties.

3. For other off campus locations the following applies:

- High school sites will follow Metropolitan Davidson County Public School closings

- Sites that are not high schools will follow main campus decisions

**During wintry weather, faculty and students must use their own judgment in deciding whether or not to travel to campus.**

### **Course Policy Changes:**

**Note:** This syllabus is meant simply as a guide and overview of the course. Some items are subject to change or may be revised at the instructor's discretion. Each instructor will further clarify their criteria for grading, classroom procedures, attendance, exams and dates, etc. on his/her course syllabus.

Your instructor reserves the right to modify course policies during the semester. However, once the semester has begun, the instructor's intent will be to change policies primarily to benefit students as circumstances dictate.