

Foundation in Construction All Risks (CAR) & Erection All Risks (EAR) Insurance

DATE:

4 & 5 February 2026

TIME:

9.00 a.m. - 5.00 p.m.

VENUE:

Virtual

CPD HOURS:

14 Hours

PROFICIENCY LEVEL:

Intermediate



16 Prime Skills
4 Power Skill



Training Programme No:
10001377351

OBJECTIVE

This foundation programme provides a structured and practical understanding of Contractors' All Risks (CAR) and Erection All Risks (EAR) Insurance, covering the legal foundations, policy structure, underwriting considerations, and claims handling process.

Through realistic case studies and interactive activities, participants will also gain insight into underwriting risk assessment, the application of clauses, warranties, and endorsements, and the roles and responsibilities of insurers, reinsurers, and loss adjusters in claims scenarios. The programme is designed to strengthen both technical understanding and practical decision-making in CAR/EAR underwriting and claims assessment.

LEARNING OUTCOME

By the end of this programme, participants will be able to:

- Explain the legal principles and practical application of Contractors' All Risks (CAR) and Erection All Risks (EAR) insurance.
- Differentiate between CAR and EAR policies and determine when each is appropriately applied based on project characteristics.
- Interpret CAR/EAR policy wordings, including key sections on Material Damage and Public Liability, exclusions, conditions, and covered causes of loss.
- Assess coverage during the construction and defect liability periods, using practical case scenarios.
- Apply appropriate clauses, warranties, endorsements, and deductibles in line with underwriting risk appetite and market practice.
- Evaluate underwriting and claims scenarios by analysing documentation, coverage applicability, and stakeholder roles.

WHO SHOULD ATTEND

- New entrants to the insurance industry.
- Insurance personnel from Insurance Companies.
- Brokers & Loss Adjusters.
- Agents and clients involved in construction & erection works.
- Auditors & administrators in insurance companies who require knowledge on Engineering Insurance (CAR/EAR) who needs a refresher to keep abreast on latest developments.

COURSE CONTENT

Day	Content
1	<ul style="list-style-type: none"> • Legal Principles and practice in Contractors' All Risks Insurance • When do we apply CAR and Erection All Risks (EAR) and know the salient differences • Know the CAR/EAR Policy - preamble, operative, provisions, general exceptions, conditions, Section I on Material Damage and Section II on Public Liability Causes of loss and damage – man-made, natural disaster, other causes • What is covered – construction period and defect liability period Case studies - Section I on Material Damage and Section II on Public Liability Summary of learning objective for Day 1
2	<ul style="list-style-type: none"> • When to apply suitable clauses, warranties and endorsement – standard Munich Re and market Underwriting risk appetite – what are request for information and documents • How is CAR-EAR underwritten and what level of deductibles being appropriate • Case study activity on underwriting • Claims, payable or not - what are the insurer, reinsurer and loss adjuster role & responsibility • Case studies and activity on claims Summary of learning objective for Day 2

REGISTRATION DETAILS

To register, please log in to
<https://aai4u.org/ilms/>

	Aii Member	Non - Member
Fee <i>(Registration Closing Date: 28 January 2026)</i>	Single RM 1,200 / USD 275	Single RM 1,400 / USD 320
	Group of 3 RM 1,100 / USD 250	Group of 3 RM 1,300 / USD 295

Note:

Fee is inclusive of 8% SST

ABOUT THE TRAINER



YONG WENG SING

Dip in Eng, CEI Part 1, Chartered Insurer, ACII, AMII, ANZIIF

Yong has more than 45 years of working experience in the Insurance & re-insurance majoring in Property, Engineering, Casualty, Risk Engineering Survey. He has been facilitating courses from 1990 to public centers of excellence i.e., CMT, PPK, MSLAM, MTIB, FPAM, NCIS, FFM, AII, PIAM, BNM, MRB, UOB, PBB, loss adjuster, reinsurer, agents and brokers.

From 2018, Peter decided to facilitate classes without conflict of interest and register with SSM, he acquired TTT courtesy of AMII and he is now an accredited trainer HRD Corp and Training Provider HRD Corp. His passion is to continue to upskill the participant's knowledge and learning journey giving his practical experience and exposure.

FUTURE SKILLS FRAMEWORK



16 Prime Skills
4 Power Skill
Proficiency Level:
Intermediate

Skills Developed by Attending this Programme

Prime Skills

Customer Experience
Management

1. Customer experience design
2. Customer profiling

Financial Products and
Services

3. Demand And Supply Analysis
4. Marketing
5. Pricing Strategy
6. Product Advisory
7. Product Design And Development
8. Quality Assurance
9. Sales Strategy
10. Underwriting Management

Investment and
Financial Management

11. Insurance claims processing

Risk Management,
Governance and
Regulatory Compliance

12. Legal Advisory
13. Operational Risk Management
14. Policy Implementation And Revision
15. Regulatory Compliance

Sustainable Finance and
Insurance

16. Sustainable insurance and reinsurance solutions and applications

Power Skills

Innovation and Delivery

1. Adaptability And Resiliency
2. Business Acumen
3. Problem Solving
4. Sustainability Awareness

Asian Institute of Insurance (Aii) courses have been granted the status of Approved Training Programme (ATP) under the Human Resources Development Act 1992. Based on Training Providers Circular No. 3/2021, PSMB has imposed a requirement that training providers need to register their training programme under the HRD Corp Claimable Course Scheme to offer training to the employers who are registered under the Human Resource Development Corporation (HRD Corp).

1. What is HRD Corp Claimable Courses?

HRD Corp Claimable Courses formerly known as SBL Khas is a scheme to assist registered employers, especially those with limited resources to train and upskill their employees in line with their operational and business requirements. Under this scheme, HRD Corp will pay the course fee (subjected to 4% service fee from 1st April 2021) directly to the training providers by deducting the amount from the employers' levy account. HRD Corp will also pay other claimable allowances to the employer.

2. How are Training Providers or Employers to submit for HRD Corp Claimable Courses?

Asian Institute of Insurance (Aii) will submit their Courses registration via the HRDC e-Tris system. Once course is approved as Claimable Course (previously known as SBL Khas course), the approved course will appear in the HRDC e-Tris system.

Employers will need to access the e-Tris system to select the course and submit to HRDC for grant approval. The total claimable amount is subject to the approval of each Employer individual grant application. Once HRDC approves Employer grant, the company must provide the approved grant code to Asian Institute of Insurance (Aii).

After the training is conducted, Employers are required to complete HRDC Attendance Reports eg. JD14 and submit necessary documents to ensure HRDC settlement of Asian Institute of Insurance (Aii) invoice.

Asian Institute of Insurance (Aii) will submit the invoice directly to HRDC with the approved grant code for each participant or Employer.

3. How to submit the grant application?

Please click on link for information on training grants application: <https://hrdcorp.gov.my/employer-guidelines/>

4. What are the supporting documents required?

Please click on link for information on training grants application: https://hrdcorp.gov.my/wp-content/uploads/2022/07/HRD-Corp_SBL_Grant-Helper.pdf

Important Notice:

- Effective 1st August 2019, training programmes must commence within six (6) months from the date of training grant applications are made and training claim submissions must be made not more than six (6) months from the date the training programmes are completed.
- Application must be submitted by employers before training date commencement.
- The company shall bear full responsibility for the programme fee balance if the HRDC claim is not approved or claimable for any reason.

For more information and updates on HRDC, please refer to its official webpage at www.hrdcorp.gov.my. Should you have any problem in accessing your e-Tris account, kindly forward the issue to HRDC IT Help Desk at ithelpdesk@hrdcorp.gov.my

Application Process:





REGISTER NOW



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