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**Course Syllabus for Spring 2017**

**Mondays and Thursdays 7:50-9:10 am., Mott Room 308**

**Instructor & Posted Office Hours:**

Instructor: Mary Stucko

Campus address: Mott 309B E-mail: mstucko@olivetcollege.edu

Cell phone: 517-231-2777

Office Hours: Mondays and Thursdays 9:15-10:45 a.m. Other times by appointment.

**Course Description:**

This course covers policy provisions and concepts common to various Personal multi line property and casualty contacts

Semester Hours: Three (3)

Prerequisite: IRM 221

**Course Outcomes:**

* Describe and analyze provisions of personal lines property and general liability
* Auto No fault laws, regulation, medical, uninsured and underinsured coverages and endorsements
* Homeowners property, liability, conditions, coverage forms and endorsements
* Other residential insurance property and liability
* Life insurance planning
* Retirement planning
* Disability and health insurance planning

**Required Materials:**

Text: *Personal Insurance, 2nd edition, Cook*

*ISBN: 978-0-89463-891-6*

**Student Expectations:**

Develop professional business habits now and take advantage of the education for which you are paying. At all times, strive to earn an “A.” In this highly competitive environment, you owe it to yourself to stand out from your peers.

* Arrive on time, be alert at all times and actively participate in all classes
* Don’t miss classes; we present and discuss material beyond the textbook, including classroom exercises
* Actively discuss course content in and out of class
* Plan to spend at least four to six hours every week reading, researching, writing and studying; once you fall behind, it will be difficult to catch up
* Daily check your Olivet College email and Blackboard for instructor messages, homework assignments and grade standing
* Complete all reading and written assignments **before** each class period. Unless indicated otherwise, homework is to be completed in **Microsoft Word** (Apple users take special notice here!) and submitted as an attachment in Blackboard
* Silence and stow away all cell phones, music players, ear buds and similar devices during class. Use of such equipment beyond the scope of the class may result in temporary confiscation
* Expect to use electronic media outside of the classroom to supplement your learning (Note: Your tuition payment includes a printing allowance; some on-line homework assignments will require you to print screens, analyze materials and write conclusions that you will bring to class for discussion purposes)

**Faculty Expectations:**

In exchange for your interest and involvement, I pledge to:

* Be on time and not miss classes, unless arrangements have been made in advance Check email for student messages at least one time each day, Sunday through Friday
* Prepare for classes
* Make classes insightful, informative, interactive and useful to your life as an adult
* Complete course objectives as stated up front

**Activities & Resources:**

**Instructional Strategies:** Instructional methods will include reading, research, and written assignments; lectures; class and small group discussions; quizzes; tests; in-classes exercises; and instructor feedback.

**COMMUNICATION:** If you have questions about an assignment, a reading, or any other part of the class – PLEASE ASK YOUR CEO (Instructor), not your classmates, your lunch buddy, your grandma, a student from last semester, or a team member. If there is something that is unclear, go directly to the source. If it is unclear to you, it may be unclear to others, so please ASK so there can be transparent communication. Clear communication is the key to every successful relationship.

**Communication Tools:** Our communication tool is the **BLACKBOARD MANAGEMENT SYSTEM**. Use Blackboard (<http://blackboard.olivetcollege.edu>) for activity updates, assignments, reference materials and grade standing.

**Course Changes:** To better meet student needs, the professor reserves the right to make adjustments in this course.

**Evaluation Procedures & Grading System:**

The list below defines the activity points that determine your course grade:

|  |  |
| --- | --- |
| **Activity** | **Possible Points** |
| **Active** participation at every class will result in your grade increasing one level |  |
| Tests: 3 @ 100 points each | 300 |
| Final research paper | 150 |
| Final Presentation | 100 |
| Final comprehensive exam | 150 |
| ***TOTAL POSSIBLE POINTS*** | ***700*** |

The table below describes the grading scale. Divide the points earned by the total possible points.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 100-93 | A | 89-87 | B+ | 82-80 | B- | 76-73 | C | 69-67 | D+ | 62-60 | D- |
| 92-90 | A- | 86-83 | B | 79-77 | C+ | 72-70 | C- | 66-63 | D | 59-0 | F |

Please note: To avoid reliance on extra credit, and to focus attention on course material and learning, extra credit points are not available.

**Active Class Participation:** To help prepare you for the realities of the business world, consider this class to be your model office and yourself to be a successful future professional who exhibits such behaviors as active engagement, a participative demeanor, enthusiasm to learn and adult communication skills – in summary, a positive associate in the business community. An attendance sign-in sheet is available at the start of class and your hand written signature substantiates your presence in class. In-class participation develops team building, communication and practical application skills to your repertoire.

Make sure you are participating in class discussions. If you don’t speak in class, how can you expect to earn the participation points? Remember, I expect ROBUST discussions!

*Note*: When a guest speaker is scheduled, I expect everyone to be in attendence. If you are inattentive, sleeping or disruptive in class, you will lose credit. When a guest speaker is scheduled, please plan to dress in business casual attire. Remember, the person leading the class could someday be someone with whom you will seek to forge a professional relationship.

If you do not personally pre-arrange with me a missed class, you will lose credit for any group exercises, pop-quizzes or tests that take place, and you will not have the opportunity to make up the missed activity. A mass email from a coach or instructor is not a suitable or valid substitute for your personal discussion with me.

Such activities as extended (or second) holiday breaks, routine doctor’s appointments that you can arrange around your schedule, sleeping through your alarm clock, an employer calling you in to work, sports practice, etc. are not excusable absences. If you must be absent due to a death in the family, provide such evidence as an obituary or memorial service card.

**TARDINESS:** IRM 322 begins promptly at 7:50 am, not 7:55 am, not 8:00 am, nor at 8:05 am (or later). Quizzes will begin promptly at 7:50 am. We have a lot of material to cover and beginning on time is critical to making the best use of our time together. Anyone not seated and ready to go by 7:50am will sing their favorite song to the entire class

**TECHNOLOGY:** **Cell phones, laptops, iPads, or tablets** are **NOT** to be **open or visible** during class unless part of an in-class activity. Participation points will not be awarded to students whose phones are visible or being used during class. No exceptions.

**Missed Assignments, Tests, In-Class Exercises or Exams:** The quality and timeliness of work that you do in this class impacts your grade in a manner that is similar to the compensation you will earn as a professional – this is your safe place to learn that missing work may result in less than satisfactory consequences.

You will submit many written assignments and possibly some chapter tests via Blackboard *on or before the due date, prior to class*. Assignments submitted after they are due will have a half grade deduction for each day the assignment is late. Any professional self-development assessments will be completed and submitted ***only*** in class at the end of some class periods; if you are not present to complete the work at the appointed time, you will have missed the opportunity to earn the credit.

**Academic Integrity:** Olivet College takes academic integrity seriously. Academic dishonesty includes giving, receiving or using unauthorized aid on any academic work. It is plagiarism if you copy the language or ideas of another and pass them off as your own work. It is plagiarism if you use the unacknowledged work of anyone, whether famous or personally known (including a friend, classmate or person who illicitly provides his or her work to others). All academic work contains an implicit pledge by the student that unauthorized aid has not been received. If you commit an act of academic dishonesty, you will fail the relevant assignment, may fail the course and will be reported for possible disciplinary action. As an employee of the college, I am required to report all violations to the Olivet College Dean and Proctor.

**Course Outline and Assignment List:**

Assignments must be completed ***prior*** to classes on the dates indicated below.

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Date** | **Topics** | **Due at the Start of Next Class** |
| 1 | Mon Jan 9 | -Bring textbook and other materials you will need to be successful in this course. Review chapter 1 | -Introductions  -Personal Insurance overview |
| 2 | Thurs Jan 12 | -Study Chapter 2 | Discussion Ch 2 |
| 3 | Mon Jan 16 | No Class |  |
| 4 | Thurs Jan 19 | -Study Chapter 3 | -Discussion Ch 3 Research paper topic due |
| 5 | Mon Jan 23 | -Study Chapter 4 | * D   Discussion chapter 4 |
| **6** | Thurs Jan 26 | Review | Review |
| 7 | **Mon Jan 30** | **-Exam 1 (Chapters 1-4)** |  |
| 8 | Thurs Feb 2 | -Study Ch 5 | Chap 5 discussion |
| 9 | Mon Feb 6 | -Chapter 6 | Chap 6 discussion |
| 10 | Thurs Feb 9 | David Aldrich , DIFS |  |
| 11 | Mon Feb 13 | -Chapter 7 | -Chapter 7 discussion |
| 12 | Thurs Feb 16 | -Chapter 8 | * -Chap 8 discussion |
| 13 | Mon Feb 20 | **Review Chap 5-8** |  |
| 14 | **Thurs Feb 23** | -**Exam 2 chapters 5-8** |  |
| 15 | Mon Feb 27 | Open | Open. Research Paper outline due |
| 16 | Thurs Mar 2 | open | -Open |
| 17 | Mon Mar 6 | -Chap 9 | Chap 9 discussion |
| 18 | Thurs Mar 9 | - Chap 10 | **Chap 10 disc. Before Class – View:** Make a Presentation Like Steve Jobs<https://www.youtube.com/watch?v=RHX-xnP_G5s> |
| 19 | Mar 13-17 |  | Spring Break!! |
| 20 | Mon Mar 20 | -Chapter 11 | -Chap 11 discussion. **Research papers due!** |
| 21 | Thurs Mar 23 | Exam 3 review chap 9-11 |  |
| 22 | **Mon Mar 27** | **Exam 3 chap 9-11** |  |
| 23 | Thurs Mar 30 | Presentation discussion |  |
| 24 | Mon Apr 3 | Research Presentations |  |
| **25** | Thurs Apr 6 | Research presentations |  |
|  | Mon Apr 10 | Research presentations |  |
|  | Thurs Apr 13 | open |  |
|  | Mon April 17 | Final Exam Review |  |
| 26 | Thurs Apr 21 | -Final exam review |  |
| ***E*** | ***Wed, Apr 26*** | **Final exam: 8:00 a.m. – 10:00 a.m. Chap 1-11** | **-Be prepared and good luck!** |