

TWO FOR TUESDAY from Big "I" Markets

CHUBB'S HOME APPRAISAL SERVICE IS COMPLIMENTARY, WHAT IF YOU STARTED SELLING LIFE INSURANCE, & ARCHITECTS AND ENGINEERS WORKING INTERNATIONALLY

CHUBB'S INDUSTRY-LEADING HOME APPRAISAL SERVICE IS COMPLIMENTARY

As a pre-eminent insurer of fine homes and possessions, Chubb offers complimentary appraisals for many of the homes they insure. In fact, their industry-leading Home Appraisal Service is a major reason why homeowners around the world choose Chubb.

The Chubb Home Appraisal Team is comprised of over 200 in-house appraisers worldwide, all of whom are tasked with making sure clients are prepared in the event of a loss to their home. Using cutting edge technology like a tablet PC, a Chubb appraiser will visit a client's home to note architectural details and interior features, then estimate the replacement cost based upon like-kind and quality materials. Most of the appraisers employed by Chubb were hired with advanced degrees or work experience in related fields such as architectural design, fine art, interior design, or historic preservation and so they can prove to be invaluable when explaining the difference between market value and replacement cost.

Each and every quarter Chubb appraisers are responsible to confer with architects and contractors within their local jurisdictions to determine the cost of labor and the pricing of various building materials. They also engage with the Chubb claims department to ensure that the established replacement costs are in sync with the types of losses experienced as a company. Making certain that a client's home is adequately insured for the full cost of reconstruction is one of the underlying tenets of Chubb's commitment to their clients.

To further distinguish Chubb as an industry leader, customers can also access a wide array of unique services to assist them in their efforts to protect their home and possessions:

- **Collector Services:** Appraisers with an extensive amount of fine art training can provide referrals to any large valuable article policyholder for qualified storage facilities, conservators, art transporters, fine art appraisers and/or discuss various collections management software options.
- **Digital Home Inventory:** Available only for SIG/VIP clients at this time, Chubb appraisers will capture a client's most valuable possessions on video
- **HomeScan:** Using an infrared camera, appraisers are able to detect moisture problems and fire hazards that may be hiding in the walls or ceiling
- **Security Inspections**
- **Course of Renovation/Construction Appraisals:** Appraisers consult with policyholders, their contractors and any other necessary building professionals to get a clear understanding of the upcoming project. They may provide recommendations to minimize risk moving forward on account of the increased exposure, but the appraiser will then periodically visit the worksite to monitor progress and to ensure that all materials are being stored safely.

Videos

The value of an in-home appraisal
Protecting the value of your home

The **Chubb Masterpiece® Homeowner** program is accessible through Big "I" Markets under *Affluent Homeowner New Business* and is available in all states except Auto in MA and SC.

SPECIAL FEATURE:

What If You Started Selling Life Insurance?

By Christine Muñoz *Director*, Retirement & Employee Benefits Big I Advantage®

Maybe you have considered adding life insurance to your product offerings and are hesitant. Maybe you are already writing life insurance through a few select carriers. Whatever the case, many agents imagine that the barriers to selling life insurance outweigh the advantages.

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When someone thinks of adding a new line of coverage there are real obstacles to consider. There is the time commitment needed to learn the nuances of the new products, the minimums imposed by many carriers, the paperwork to get appointed and the intimidating applications for your clients, just to name a few.

Big "I" Advantage has partnered with Crump Life Insurance Services to help our members overcome these hurdles and make the life insurance market accessible and easy to navigate. Don't let any of the reasons above stop your agency from offering your clients what they deserve: the best life coverage in the marketplace.

Crump Life Insurance Services provides our members with access to over 200 carriers, a state of the art website, live personal assistance and a vast array of educational tools and resources. Various "Learn and Earn" webinars are available on many topics including, life, long-term disability, long-term care, annuities and more.

Crump truly is a one stop shop for all your life, disability and long term care needs. But don't take my word for it, listen to a fellow member who has had much success in writing life insurance with the Crump team:

"We have enjoyed our affiliation with Crump Life and particularly with Bryant Walton. We look forward to doing more cases with them in the future. Their professionalism and knowledge moves us into a much more competitive and comprehensive alignment for planning with our customer base. The people that Crump Life has within their organization helped us with the nuances of keyman insurance and estate planning for an array of different client exposures. The people that we've dealt with work as a team which makes it much easier for us to see the underwriting all the way through to the issuance of the policy. They would determine the companies that would best fit their needs without compromising coverage. "

Jim Percy, President Conquest Insurance Agency, Inc.

For more information visit www.iiaba.net, *Products, Crump Life Insurance Services* or if you are ready to get started, log onto *Big "I" Markets and select Offline Products: Crump Life Insurance Services*. Contact Christine Muñoz christine.munoz@iiaba.net with any questions.

INTERNATIONAL COVERAGE FOR ARCHITECTS AND ENGINEERS

The U.S. government is seeking Engineers and Architects to build a new embassy in Brazil and for security reasons only solicited U.S. companies. This design-bid-build project is estimated to be \$300-\$350 million. The architects and engineers of the winning company will need to live and work in Brazil for most of the project as will any construction workers hired here to work on the job. One thing they have that might not go with them is the protection of their domestic insurance policies.

More and more firms are bidding on projects overseas. Once they land a project, they typically need a comprehensive foreign package policy to cover their insurance needs. ACE **International Advantage** has that policy, with coverage enhancements specifically tailored for Architects & Engineers. *International Advantage* can also provide locally admitted insurance policies in more than 200 countries and provides basic options not typically provided by other foreign package providers.

Coverage:

- Commercial General Liability
- Employers Responsibility with Executive Assistance® Services
 - ACE Travel AppSM
 - Automatic Emergency Medical Evacuation/Repatriation
 - Automatic Political Evacuation/Relocation
 - Foreign Voluntary Compensation
 - Contingent Employers Liability
- Contingent Auto Liability
- Kidnap & Extortion
- International AD&D and Medical - Employee
- International AD&D and Medical - Student and Chaperone
- Commercial Property and Time Element

To access this product visit www.bigimarkets.com and select **International Advantage** from the commercial products menu.

WEBINARS

TWO FOR TUESDAY from Big "I" Markets

"Beyond the Basics: Emerging Personal Lines Issues"

August 26, 2015
1:00 to 4:00 p.m. Eastern Time
\$79 - [Click here to register](#)

This VU webinar examines a number of critical policy form changes that agents must know and communicate to the consuming public. The first hour focuses on ISO's planned new Personal Auto Program and a major change in their homeowners program. The second hour examines emerging issues, including car and home sharing, hydraulic fracking, and often misunderstood exposures and coverage gaps in ISO's homeowners program involving vehicles of various types. The third hour is devoted to two major auto exposures - family member vehicles and rental cars - and to insuring vacation risks such as motor homes, cruise ships, and overseas travel. Approved for CE in MD, MI, MT, NC, ND, NY, OH, OK, WA with AR, LA and NJ pending. See registration page for details.

Also planned is Certificates of Insurance - 2015 Edition. VU webinar questions can be sent to bestpractices@iiaba.net.

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Remember that you can view the following webinars 24/7 by checking out the BIM Webinar Library. To do that log onto Big "I" Markets and click on "Publications".

- Personal Liability Trends - Fireman's Fund
- TravPay
- Commercial Lessor's Risk
- Affluent Homeowners
- Travelers Select Products (series)
- Travel Insurance
- Community Banks
- Real Estate E&O
- RLI Personal Umbrella
- "Oh, by the way...Flood Sale"
- Habitational
- Non-standard Homeowner
- Student Housing

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BIM WEBSITE TRAINING WEBINAR

For all you folks who recently registered for Big "I" Markets, remember you can participate in a webinar from the comfort of your office to help you learn how to navigate around the system. Every Thursday at 2:00 p.m. EDT we'll show you how to navigate the Big "I" Markets platform, including how to submit a quote! A recording of this webinar can be found under "Publications" after logging into Big "I" Markets.

- Thursday, August 13 @ 2 p.m. EDT
- Thursday, August 20 @ 2 p.m. EDT

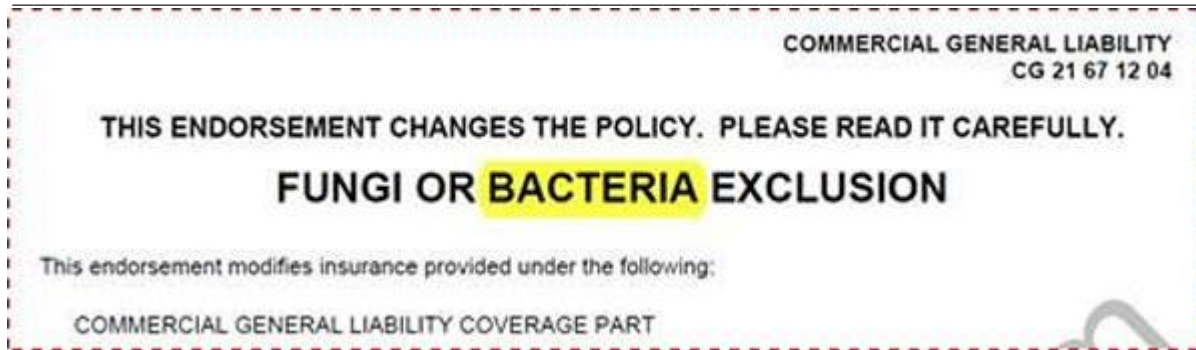
STUDENT OF THE INDUSTRY PARTING SHOT

Legionnaires Disease is Caused by Bacteria

By Paul Buse, *President of Big I Advantage®*

Recently, the South Bronx outbreak of Legionnaire's Disease has made the news with 12r dead and 100+ people diagnosed. Connecting recently headlines and a 2013 headline is something a student of insurance will want to ponder. "Tennessee Health Club Sued Over Legionnaire's Disease," Insurance Journal, July 22, 2013. The situation is that nearly any Commercial General Liability Policy may have the below exclusion added by endorsement.

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What to do? Use a checklist to ask the question about possible mold/bacteria/pollution exposures. The Virtual Risk Consultant adds a section "Liability-Environmental Impairment" to many commercial exposures automatically but you can add it to every checklist you create. You will find your clients know their business very well but often they've not considered this in an insurance context. As members, know help on anything environmental insurance is available on Big "I" Markets. Just search *after logging in* for "Pollution" or "Environmental". Of course, if an issue is identified and they decline to ask you to pursue, use DocuSign to send them a short documentation of that declination.

LAST WEEK'S MOST CLICKED LINKS

Here are the top three items that got BIM agents clicking from our last edition... see what you missed!

1. Travelers WC Price Reduction chart for 37 states
2. Listing of Preferred Classes for Travelers Workers Comp
3. Certificates of Insurance - 2015 Edition

BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Rhode Island on a collector car sale of **\$860** in premium.