

# TWO FOR TUESDAY from Big "I" Markets

## BURNED OUT RVs, GET A STRATEGIC TEAM OVERVIEW & HABITATIONAL BLANKET OPTIONS

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### EVEN IN STORAGE RVs CAN BE LOST

A huge fire in a Florida storage facility completely destroyed dozens of Recreational Vehicles, boats, and classic cars last March. No one was hurt and it doesn't appear to be arson but the total loss of vehicles was over \$4 million. The owners of those vehicles will need to rely on their personal or commercial insurance coverage to replace their property losses although no one can replace the emotional loss. Christmas morning a fire destroyed three RVs in another Florida storage lot. These owners put their RVs in storage to keep them safe but ended up losing them anyway. Sadly some of the owners didn't have insurance and are looking at a total loss. They could have avoided that loss with Recreational Vehicle coverage from National Interstate.

National Interstate provides coverage for motor homes, professional bus conversions, medium duty tow vehicles and converted medium duty tow vehicles with a value up to \$1.5 million; and travel trailers and 5th wheels with a value of up to \$150,000. For more information on covered recreation vehicle types, including eligibility requirements for all categories, please see the Recreation Vehicle Categories Supplement in the Product Resources Section at [www.bigimarkets.com](http://www.bigimarkets.com)

Some types of commercial usage of recreational vehicles are acceptable, with the exception of those rented or leased to others. If an insured uses their recreational vehicle for commercial purposes, they must purchase additional coverage to avoid the commercial usage exclusions in the standard policy. **All commercial risks must be approved by National Interstate.**

Besides dealerships, a good place to advertise/look for RV insurance customers are large storage facilities and RV shows and if you want to meet them National Interstate will be at the Ohio RV Show (Jan 7-11).

A Big "I" Markets agent could have provided coverage for all of the lost vehicles. In addition to the excellent coverage for RVs you also have access to boat and collector car products through Big "I" Markets.

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### SPECIAL FEATURE:

#### *Get a Strategic Team Overview*

By Elif Wisecup, *Director of Marketing* of Big I Advantage®

The best way to develop a top-performing team is by knowing their strengths, potential, and opportunities for growth - so you can help them succeed. Big "I" partner CALIPER helps insurance teams perform their best with a **Strategic Team Overview**.

#### **A Strategic Team Overview will help you:**

- Gain insight into the strengths and developmental needs of a group
- Reveal opportunities to enhance group performance
- Identify which group members have potential for other roles in your company
- Begin a succession planning program

Evaluate your team today! For a limited time, CALIPER is offering IIABA members a 20% discount on our Strategic Team Overview Report. Call Ricardo Roman at 609-534-1224 or visit [calipercorp.com/IIABA](http://calipercorp.com/IIABA) to learn more.

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### MIDDLEOAK INTRODUCES LOCATION LEVEL BLANKET LIMITS

MiddleOak is pleased to announce the availability of blanket limits for buildings and business personal property at the location level. This gives you another loss settlement option while designing the optimal coverage program for your client.

How it works:

- The blanket limit is optional location by location. The limit applies to building and BPP coverages.

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- Loss settlement is replacement cost.
- The dollar amount of each location's blanket limit is the sum of the building and BPP values for that location.
- Building values are still established with MiddleOak's disciplined approach using BVS software linked to the Building screen in Quic.
- The blanketed property premium is about 1% lower than that for guaranteed replacement cost (GRC).
- You may opt to have some locations placed on blanket limits and others on specific limits.
- At a given location, you may opt to have some buildings written blanket and others written specific.
- The large majority of buildings eligible for our program are eligible for blanket coverage.
- (Buildings up to \$3,500,000 in value qualify for blanket. Higher-valued buildings might qualify depending upon construction, age and fire divisions.)
- The quote proposal and policy will include a new Schedule of Building and Business Personal Property Blanket Limits. It will list the blanket limits and any buildings carved out for coverage on specific limits.

The **Worlds Apart - Apartment Program** and **CAPsure<sup>SM</sup>** - Community Association Program is currently available to member agents in AR, AZ, CO, DE, GA, IA, ID, IN, KY, MD, ME, MI, MO, MT, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VA, VT, WA, and WI.

Note: Blanket is not yet available in Maryland, pending state approval.

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## WEBINARS

### Ethical and Legal Obligations

"Legal and Ethical Obligations for Insurance Professionals...Or 24 Ways to Get Into So Much Trouble Even Agent Jack Bauer Can't Save You"

February 11, 2015; 1:00 to 4:00 p.m. Eastern Time

\$79 - Click here to register.

This webinar discusses the many ethical and legal obligations that insurance professionals have as a matter of statute, regulation, or case law (tort and breach of contract). Included are the types of legal and ethical obligations faced by agents and other insurance professionals, with a focus on how to make daily decisions within a legal and ethical framework. 24 specific areas of agency operation are examined, along with any legal and ethical components within those areas. VU webinar questions can be sent to [bestpractices@iiaba.net](mailto: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
- XS Flood
- Real Estate E&O
- RLI Personal Umbrella
- Affluent Homeowner
- "Oh, by the way...Flood Sale"
- Habitational
- Non-standard Homeowner
- Student Housing

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**"OH BY THE WAY...FLOOD SALE" WEBINAR**

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Interested in learning flood marketing techniques? Participate in the "Oh, By the Way...Flood Sale" webinar presented by Big "I" Flood Program Manager, Jeff St. John. Topics in the fast-paced 1 hour presentation include: Reasons to Sell Flood Insurance · Reasons Consumers Should Buy · Limited Product Knowledge · Misconceptions by Agents & Consumers · Talking Points & Myth Busters · The Flood Risk · Flood Resources – Facts & Statistics.

Webinar dates:

- Wednesday, January 7th at 2:00 p.m. EDT
- Wednesday, February 4th at 2:00 p.m. EDT

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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. EST we'll show you how to navigate the Big "I" Markets platform, including how to submit a quote! Register for the webinar by sending an email with your name and company name to [bigimarkets@iiaba.net](mailto:bigimarkets@iiaba.net). Include "Website Navigation Webinar" in the subject line or body of your email. A recording of this webinar can be found under "Publications" after logging into Big "I" Markets.

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## **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. What One Duck Farm Reminded Me About Disaster Recovery
2. ACE's Affluent 10 Question Checklist
3. Caliper Personality Testing

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## **BIG "I" MARKETS SALE OF THE WEEK**

Congrats to our agent in Colorado on a commercial lessors risk sale of **\$23,966** in premium!