

TWO FOR TUESDAY from Big "I" Markets

YEAR-ROUND EVENTS KEEP COMING, FLOODSMART AGENTS RECEIVE FREE LEADS & WAVE SEASON IS HERE

SEASONAL EVENTS HAPPEN ALL YEAR LONG

Weddings, baptisms, bar/bat mitzvahs, quinceanera, and milestone birthday parties are all life occasions for which your clients might need Event Liability anytime. Businesses also hold conferences, speaking engagements, trade fairs and seminars year-round. During this time of year snow-related functions such as hockey, skiing, skating, dog-sled and snow sculpture competitions are happening. As we near the middle of winter (around February 2nd) certain seasonal celebrations also start taking shape. Flower & garden, livestock, boat, and RV shows are gearing up for spring sales and beyond that are graduations, carnivals and fireworks.

Organized Special Events happen all the time so it's good to know you have access to the great coverage offered by Philadelphia Insurance Co. With Primary General Liability Limits of \$1MM per occurrence/\$3MM Aggregate and Umbrella Limits up to \$10,000,000 available* you can cover almost anything.

Also available for eligible accounts:

- Liquor Liability
- Hired and Non-Owned Auto
- Inland Marine

Coverage Availability:

Event Liability is available to member agents in all states except Louisiana, with limited availability in Alaska.

Visit www.bigimarkets.com to learn more.

*Copy of contract required for limit over \$2M

SPECIAL FEATURE:

FloodSmart Agents Receive Free Leads

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

The FloodSmart Agent Referral Program provides you with free, qualified leads of prospects who have responded to the national marketing campaign and are looking for a flood insurance agent. Enroll today at agents.floodsmart.gov.

To be eligible for the FloodSmart Agent Referral Program, agents must show proof of two hours of flood insurance training completed within the last two years. While the training does not have to be from the NFIP or eligible for continuing education credits, it must be technical in nature.

Find more information about training in your area.

While we're talking flood, have you checked out the Big "I" Flood Program? Visit www.iiaba.net/Flood to learn about our WYO program featuring exceptional service and advocacy.

WAVE SEASON IS HERE

Cruise lines call January through March "Wave Season" because it's when they offer some of the best deals. If a traveler has to cancel their trip unexpectedly the best most cruise lines will usually offer is credit towards a different trip. Some airlines might have the same policy. If they bought the tickets through an online third party they probably have a no-refund policy. Suppose your client needs emergency medical treatment; they may be shocked to discover their health insurance doesn't cover them while abroad which can get very expensive if they require airlifting to a distant treatment center. Travel Insured

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Int'l offers a tip sheet to help sell your client on the need for **Travel Insurance** through Big "I" Markets.

Here is an interesting blog offering travel tips and suggestions for having a better trip when traveling home or abroad. Some of them are of things a first time visitor might not think about or be aware. Check out A Broad Abroad. After reading/viewing a few of the topics, getting coverage just might be the easiest part of the trip.

1. Review the product guide and comparison chart with your client.
2. When you are ready for coverage to be issued, click on "Request a Quote" in Big "I" Markets and provide the necessary information. A credit card will be required to issue coverage.
3. Coverage will be issued and confirmed in Big "I" Markets, and is currently available to members in all states.

To learn more cruise over to Big "I" Markets.

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.

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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

Interested in learning flood marketing techniques? Participate in the "Oh, By the Way...Flood Sale" webinar presented by Big "I" Flood. 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:

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- **RESCHEDULED** - Wednesday, February 11th 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. 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.

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. E&O Audits
2. Why You Need To Offer UM/UIM To Every Client
3. Caliper Personality Testing

BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Oklahoma on a commercial lessors risk sale of **\$23,050** in premium!