

## **GOLDLEAF BONDS** Bid, Contractor, Performance, Surety, Other

December 23, 2014

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## A Hollywood Christmas



Do you remember the Tom Hanks' movie *Big*? A short, 12 year old boy makes a wish after dropping a quarter into the fortune-telling machine Zoltar. The next morning his wish is granted and he is now in the body of his 30-year old self. One memorable moments of the film is Hanks and Robert Loggia [playing](#) "Heart & Soul" and "Chopsticks" on a [foot-operated keyboard](#). Despite the movie being 26 years old one of the ["hottest"](#) gift items this Christmas season year is the [Zoltar](#) machine. I'm not saying a giant keyboard and a Zoltar machine will

be under every tree but expensive gifts abound and movie memorabilia never go out of style. Check with your clients after the holidays to make sure that if they've gotten any expensive gifts they get them properly covered. That goes double for commercial accounts.

Remember Planet Hollywood restaurants? They were filled with actual movie props from small items to costumes to vehicles. Would an Iron Man suit be a costume or a vehicle? In the movie *Who's Harry Crumb?* the main character rides a bicycle into a valuable display of dinosaur fossils and destroys a fossilized egg. A simple property policy wouldn't begin to cover them but a Stand-alone Valuable Articles Program policy from [Big "I" Markets](#) could.

As a BIM agent you have access to a stand-alone valuable articles



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product that can help cover a diverse range of risks including fine arts, jewelry, antiques, silverware, coins & stamps, memorabilia, gun collections, fine wine, musical instruments as well as other collectibles. Coverage is not offered for the following items: Hearing Aids, Handbags, Professionally used Musical Instruments/ Equipment; Electronic Equipment (including but not limited to: Video Game systems, Computers, i-Pods, Professionally used Cameras). Bicycles are covered under the [Bicycle Program](#).

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## Special Feature:

### *An Ode to Member Benefits*

by Elif Wisecup *Director of Marketing* of Big I Advantage®

Please enjoy our lighthearted overview of member benefits available to you through Big I Advantage®. For more information on any of these programs, use the links below or call 800-221-7917.

### An Agent's Night Before New Year's

'Twas not long 'til New Year's  
(Which seemed beyond belief)

So I thought to myself,  
I'll turn over a new leaf!

As a proud member of my amazing Big  
"I" state association,  
I get national membership, too! What a  
great realization.

Spent 2014 growing my book as best I  
was able,  
But was it possible I left some member benefits on the table?

I shipped packages all year, but I paid full price!  
With my this [UPS discount](#), that expense can be sliced.

I saved for [retirement](#) but paid high plan fees.  
Next year, I'll wise up, and get a quote from [Christine!](#)

I sent out applications the old-fashioned way.  
That's about as efficient as taking a sleigh.

In 2015, I'll switch to [DocuSign](#),  
And by 2016 I'll improve my bottom line.

I hired some staff but forgot to use Caliper.  
With my next addition, I'll use [personality testing](#) for sure!

I banked with a random bank I saw on TV,  
This year I'll try [InsurBanc](#), a bank designed for me!

What else can I do to make money and grow?  
Is there more I can access? I'm feeling gung ho!

I'll get a fresh quote from [Big "I" Professional Liability](#),



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*Two for Tuesday*  
is authored by  
[Michael Welch](#)  
Service Coordinator

Then, to help avoid claims, I'll subscribe to [VRC](#).

I'll offer [personal umbrellas](#) to every client.

I'll visit [E&O Happens](#) to ensure I'm compliant.

I'll roll my flood book to [Big "I" Flood](#) now,

So that in the event of a storm my clients, won't have a cow.

And before the year starts, I'd be wasting my dues

If I skipped [Big "I" Markets](#) for a quick product review.

On affluent homeowners! On non-standard, ho!

On bonds, on marine, on events! LRO!

On travel insurance and on, vacant dwelling!

On commercial, on bicycles, let's go and get selling!

Yes, 2015 is the year I'll take advantage.

I'll maximize every Big "I" benefit I can manage.

And this time next year, you'll hear me say with delight,

"Big I Advantage<sup>®</sup> offered it all, and helped my agency take flight!"

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## A "Specialty" Holiday Story



I sat down with F. Ro zen of The L. Venn Insurance Agency who recently landed the biggest client of his career. He was able to meet all of his client's needs through his access to Big "I" Markets. While he wouldn't reveal the name of his client (we'll just call him SC) he first met him a long time ago when SC was seeking [At-Home Business](#) coverage for a start-up he was planning.

SC is a famous philanthropist and he is also a global traveler so F. Rozen started with [International Advantage](#) for liability coverage and a [Travel](#) policy for a one-day trip\*. SC employs a large workforce which required [Employers Professional Liability](#) as well as [Workers Compensation](#), while his charitable organization needed [Non-Profit D&O](#).

Since the massive manufacturing facility ( [Wrap+ & Business Pac](#)) is remote SC offers his employees subsidized housing options which required a [Habitational Apartment](#) policy. SC's belief in Global Warming netted F. Rozen sales of [Flood](#) policies for both the businesses and another for the estate.

In talking with SC, F. Rozen realized that SC's own clients were at risk. They usually threw a party preceding his yearly delivery which should have [Event Liability](#), (including Liquor Liability). These parties often occurred at their homes and in case the snack food left for the delivery person (always SC himself) caused an illness or if other accidents should occur they may need a [Personal Umbrella Policy](#).

Lastly F. Ro zen sold a [Real Estate Agents E&O](#) policy to another client that he thought might be related to an SC delivery. The agent decided

they needed coverage when a seller revealed that for several years, always in late December, they had a string of break-ins that were very strange. There was no forced entry, nothing was stolen except some cookies and milk and the burglar(s) actually left valuable items behind labeled for specific members of the household. The agent believes that since the cookies and milk were deliberately left out they were an implied invitation, thus it was not a break-in and would not need to be revealed to a potential buyer.

*\* SC also knew of a traveling set of what he called the "Three Wise Guys" from Chicago, New York, and New Jersey who also needed International Advantage and an extended Travel policy.*

Happy Holidays !

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## Webinars

**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 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.

*There will be no Training Webinar on Thursday, December 25th, or January 1st.*

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## Two for Tuesday Trivia

Be one of the first five with the correct answers and win an envy-inspiring *TFT Trivia T-shirt*. **Don't forget to answer the Tie Breaker!**

Congratulations to this week's lone winner!

**Tina Mattox (AL), Debbie Webley (WA), Kathi Behan (NM), Jean Persons (NC) & Barbara Gortney (AL)**

1. The "traditional" portrait of the American Santa Claus was created by artist Haddon Sundblom as part of an advertising campaign for what product? - **COCA-COLA**
2. In what order are Hanukkah candles to be lit? - **LEFT TO RIGHT**
3. The name of Santa's Reindeer, Donner and Blitzen, are German for what? - **THUNDER and LIGHTNING**

## TIE BREAKER

ACE's *Deductible Reserve Program* will set aside what percent of the deductible each year? - **10%**

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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. [ACE's Affluent 10 Question Checklist](#)
2. [2014-15 Winter Forecast](#)
3. [ACE Platinum Portfolio](#)

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## Big "I" Markets Sale of the Week

Congrats to our agent in Iowa on a [Stand-alone Fine Art & Valuable Articles](#) sale of **\$4,175** in premium!



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