



# Big "I" MARKETS

## 2014 Product Guide

Big "I" members enjoy exclusive access to these products with no fees and no volume commitments. Plus, you own your book of business! Read on, and get ready to tell your clients...

**"I have a market  
for that!"**



**[www.bigimarkets.com](http://www.bigimarkets.com)**

*Check [www.bigimarkets.com](http://www.bigimarkets.com) for full product availability. Not all products are shown and some product availability varies by state.*

## Bonds - Contract Bonds, License/Permit Bonds, Court/Fidelity Bonds, Private Equity Ownership Bonds, Large Commercial Bonds, Technology/Software Bonds



Goldleaf Surety Services is a high-skill, high-service national surety specialist. We currently provide prompt, professional support to more than 1,500 insurance agencies around the country that need occasional or regular help placing bonds for their clients.

Goldleaf currently works with more than two dozen surety companies and these are among the very best surety companies in the business. All of our markets are rated “Excellent” (or better) by A.M. Best, and all are “T-Listed” (approved by the U.S. Department of the Treasury) for bonding federal contracts. Ranging from “standard” to “specialized” surety markets, our companies provide Goldleaf with an extraordinarily wide range of capacity by size and trade. Goldleaf also maintains licenses in all 50 states, the District of Columbia and the U.S. Virgin Islands, so we are able to provide your agency with the convenience of one, stable surety file for clients with multi-state surety needs.

Our team of underwriters is among some of the smartest, most creative and most proactive in the industry. With over 15 years in the industry, we can provide the bonding technical expertise required for your agency to provide bonding resources to your clients. This unique relationship allows insurance agents to provide direct, superior customer service to their clients, while Goldleaf steps in to provide expert surety bond assistance.

The Bond Program is available to members nationwide.

## Commercial Lessors Risk - Fireman's Fund

### TARGET MARKET & ELIGIBILITY

Fireman's Fund American Business Coverage offers three (3) classes of Property Owners, also known as LRO (Lessor's Risk Only). All three are high target classes.

#### Eligibility:

Single tenant and multi-tenant buildings with various tenants including retail tenants, restaurants, service, shopping centers, and office buildings.

#### Appetite

- ◆ Per location Total Insured Value \$30 million
- ◆ Per account Total Insured Value \$50 million
- ◆ No limit on # of stories
- ◆ No limit on # of locations
- ◆ Available in Protection Class 1-7 only
- ◆ Vacancy rate cannot exceed 25% of a building's total square footage
- ◆ 100% ITV required

#### General Underwriting Requirements:

All tenants must maintain General Liability insurance with limits at least equal to the insured's primary Business Liability limit of insurance, and name the insured as an Additional Insured on their policy.

If a building is more than 25 years old, we need year of update for electrical, plumbing, roof, and HVAC.

Buildings in excess of 4 stories require a full automatic sprinkler system.

The following occupancies cannot exceed 25% of the building's total square footage and require Certificates of Insurance with \$2mil per occurrence limits:

- ◆ Churches
- ◆ Day care centers
- ◆ Exercise facilities
- ◆ Schools

For full coverage details and availability, log into [www.bigimarkets.com](http://www.bigimarkets.com).

## Community Banks Business Insurance Program

*Travelers SelectOne+®* for Community Banks offers one of the premier portfolios of protection in the industry and is delivered by a team of experts dedicated to serving community banks.

The following characteristics should be considered as the minimum criteria for an account to successfully qualify for a coverage quotation:

- ◆ Deposit accounts are subject to FDIC insurance or, in the case of credit unions, insured under the National Credit Union Share Insurance Fund.
- ◆ Quote proposals are most effective when made in conjunction with the account's renewal anniversary date.
- ◆ Community banks and credit unions with assets of less than \$5 billion are considered for *Travelers SelectOne+®* products.

#### Covered Services

*Travelers SelectOne+®* provides quality, state-of-the-art insurance products to community banks and credit unions. A specimen policy is located in Product Resources on [www.bigimarkets.com](http://www.bigimarkets.com).

#### Critical Policy Features

- ◆ Directors and officers liability, with excess directors and officers individual coverage
- ◆ Employment practices liability
- ◆ Bankers professional liability
- ◆ Trust errors and omissions liability
- ◆ Lender liability
- ◆ Fiduciary liability
- ◆ Financial institution bond
- ◆ Kidnap and ransom
- ◆ General liability, auto liability and physical damage as well as workers compensation and property
- ◆ CyberRisk protection

*Travelers SelectOne+®*, underwritten by *Travelers Casualty and Surety Company of America*, is endorsed by the *Independent Community Bankers of America*.

## Cyber Liability/Security

In today's insurance market, Cyber Liability/Privacy & Security Insurance has evolved into a critical coverage to offer your clients.

### COVERAGE HIGHLIGHTS & AVAILABILITY

- ♦ Broad and basic coverage forms
- ♦ Claims made and reported
- ♦ Duty to defend
- ♦ Any breach of any right to privacy or consumer data breach law
- ♦ Breach of duty to maintain the security of sensitive personal information under any statute, regulation or contract including your privacy policy
- ♦ Acts performed by contractors, vendors and outsourcers
- ♦ Privacy claims by employees
- ♦ Breach of confidentiality including commercial information
- ♦ Civil regulatory action where insurable is available
- ♦ Intellectual property infringement is available (Media Liability - includes websites)
- ♦ Negligent transmission of computer virus, work, logic bomb or Trojan horse
- ♦ First party coverage to respond to an Insured's requirement to notify and monitor an individual's credit after a data breach
- ♦ Other coverage available: security costs, hacker damage, business interruption and cyber extortion
- ♦ Minimum premium: \$1,000 (less in some cases)
- ♦ Limits available: we can offer as low as \$250,000 or we can quote \$1,000,000; limits above \$1,000,000 are available in most cases
- ♦ Minimum deductible: usually \$1,000
- ♦ All carriers rated A- or higher

This product is mainly written on a surplus lines basis, though there are certain accounts that can be written admitted. A.J. Wayne & Associates can file surplus lines tax in all states except Alabama.

Learn more at [www.bigimarkets.com](http://www.bigimarkets.com).

## Employment Practices Liability

A.J. Wayne & Associates can write employment practices liability for any size company operating in any industry. The program is very effective on companies with 1-100 employees, but we can also entertain large companies with 1,000+ employees. Eligible accounts include everything from 'run of the mill' manufacturers, contractors, retail stores, lawyers, insurance agents, accountants, consultants, etc., and even accounts with claim activity.

### COVERAGE HIGHLIGHTS & AVAILABILITY

- ♦ Broad claim definition
- ♦ Claims made and reported
- ♦ Duty to defend
- ♦ 3rd party coverage is available
- ♦ Defense in addition to the limits is available
- ♦ Full prior acts for unknown claims is available for companies without prior coverage
- ♦ Punitive damage coverage available where insurable
- ♦ Minimum premium: \$1,000
- ♦ Limits available: we can offer as low as \$250,000 or we can quote \$1,000,000; limits above \$1,000,000 are available in most cases
- ♦ Minimum deductible: usually \$1,000
- ♦ Loss control services and pre-claim assistance may be available
- ♦ Coverage is sometimes available in cases where a company does not have an employee manual
- ♦ All carriers rated A- or higher

Learn more at [www.bigimarkets.com](http://www.bigimarkets.com).

## Environmental Impairment - Pollution



If you are looking for assistance with a client's environmental coverage needs, you have come to the right place. American Risk Management Network (ARMR.Net) specializes in environmental risks and insurance.

Your client could be a restoration contractor, condominium association, real estate investment trust, a contractor trying to meet the insurance requirements in a contract that asks for CPL coverage (ARMR staff invented CPL insurance) or simply an owner of a fuel storage tank.

ARMR.Net can handle all of these situations and many more.

Below is a list of products available from ARMR.Net. If you are unsure about the environmental insurance needs of your clients or where to find the needed coverages, give ARMR.Net a phone call.

Products include:

**Contractors Pollution Liability (CPL)**  
**Restoration Contractors General Liability/Pollution Liability**  
**Real Estate Environmental with Mold/Bacteria, Extra Expense**  
**Environmental Contractors and Engineers Liability Packages**  
**Lenders Environmental Insurances**  
**Waste Transporters**  
**Fuel/Underground Storage Tanks (USTs)**

## Event Liability - Philadelphia Ins. Co.

Philadelphia Insurance Companies affords a market for a wide range of Special Events. This carrier understands that quick quotation turnaround is mandatory in order to meet the specific needs of the Special Events marketplace and has a team of underwriters dedicated solely to handling Special Events business.

- ♦ **Art Festivals**
- ♦ **Auctions (Except at a private residence)**
- ♦ **Band Competitions**
- ♦ **Beauty Pageants**
- ♦ **Concerts: Classical, Jazz, Country and Blues**
- ♦ **County Fairs and Festivals**
- ♦ **Craft Fairs / Garden Shows**
- ♦ **Dance and Music Recitals**
- ♦ **Dog and Cat Shows**
- ♦ **Educational Seminars**
- ♦ **Fashion Shows**
- ♦ **Flower Shows**
- ♦ **Fundraising Events / Social Gatherings / Social Club Events**
- ♦ **Harvest Fest**
- ♦ **Home Shows**
- ♦ **Job Fairs**
- ♦ **Parties: Banquets, Weddings, Anniversary, Graduation, Birthdays, Proms & Luncheons**
- ♦ **Picnics and Pig Roasts**
- ♦ **Religious Meetings or Church Events**
- ♦ **Reunions: Class & Family**
- ♦ **Speaking Engagements**
- ♦ **Soap Box Derbies**
- ♦ **Sports Tournaments / Exhibitions (spectator liability only)**
- ♦ **Theatrical Events and Musicals**

**Primary General Liability Limits of \$1,000,000 per occurrence/\$3,000,000 Aggregate**

**Umbrella Limits up to \$10,000,000 available (Copy of contract required for limit over \$2M)**

**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.

## Habitational – Apartment Program

MiddleOak offers solutions for:

Apartment Buildings  
Community Associations  
Market Rate Apartments  
Dwelling Schedules (11+ units)  
Senior Housing (independent living)  
Student Housing (off campus)  
Affordable Housing  
Mixed Apartments Office/Mercantile

### **Eligibility**

11+ rental units  
Any year of construction (updates within 30 years)  
3+ yrs. of property management experience (5+ yrs. for student housing)  
Property Owner/Manager within 25 miles of property  
70% occupancy rate  
Leases for all tenants

### **Coverage Highlights**

BOP Form - No co-insurance provision  
Guaranteed Replacement Cost available  
Special Form - includes Equipment Breakdown  
Comprehensive Liability including Personal Injury  
Interior Wind Driven Rain coverage available  
Water Back-Up & Sump Overflow available  
Advantage Endorsement (Over 30 Coverage Enhancements) - see Product Resources on [www.bigimarkets.com](http://www.bigimarkets.com) for a complete list.

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.

For more information, contact [Rick.Cote@MiddleOak.com](mailto:Rick.Cote@MiddleOak.com) or call 800-622-3780, extension 5003.

## Habitational – Condominium Program

MiddleOak offers solutions for:

Condo Associations  
Homeowner Associations  
Condo Conversions  
Seasonal Associations  
Secondary/Rental Associations  
Cooperatives  
Planned Unit Developments

### **Eligibility**

11+ rental units  
Any year of construction (updates within 30 years)  
3+ yrs. of property management experience  
Property Owner/Manager within 25 miles of property  
70% occupancy rate  
Leases for all tenants

### **Coverage Highlights**

BOP Form - No co-insurance provision  
Flexible loss settlement options  
Special Form - includes Equipment Breakdown  
“All in” coverage included  
Comprehensive Liability including Personal Injury  
Interior Wind Driven Rain coverage available  
Water Back-Up & Sump Overflow available  
Advantage Endorsement (Over 30 Coverage Enhancements) - see Product Resources on [www.bigimarkets.com](http://www.bigimarkets.com) for a complete list.

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.

For more information, contact [Rick.Cote@MiddleOak.com](mailto:Rick.Cote@MiddleOak.com) or call 800-622-3780, extension 5003.

# Big "I" Flood: Select Selective for Primary Flood Insurance Coverage

## SELECT SELECTIVE

Selective is a longtime supporter of IIABA and its member agents. Selective has maintained an A.M. Best rating of "A" or better since 1962 and has participated in the NFIP WYO program since 1984.

Selective offers their appointed agents direct access to Selective's online state-of-the-art quoting and policy issuance system. This system was built with the independent insurance agent in mind and can help to make policy issuance a quick and simple process.

### Some quick facts about Selective:

- ♦ 43rd largest P&C company
- ♦ Rated A (Excellent) by A.M. Best Company, Inc. for 50 consecutive years
- ♦ \$1.81 billion net written premium in 2013
- ♦ A regional carrier with national capacity for flood
- ♦ Trusted Choice® company partner

### Selective Advantages:

Selective is contracted by the National Flood Insurance Program (NFIP) to write the same federal flood policy with the same rates; however, the quality of service we can deliver makes the process easier and less frustrating. Now you can participate in a program that provides education, guidance, assistance and competitive commissions.

Here are a few other advantages:

- ♦ Expertise on both Personal and Commercial Flood
- ♦ Instead of a TPA call center, Selective offers direct access to dedicated and skilled underwriters, assigned individually to each agency
- ♦ Localized and experienced flood territory managers with intimate knowledge of flood insurance
- ♦ On site book roll-over assistance
- ♦ Carrier appointed claim adjusters and in-house claim examiners used following a flooding event
- ♦ Notifications of important NFIP program changes
- ♦ Free, guaranteed Zone Determinations
- ♦ Access to free customizable marketing materials and campaigns

### Agent Quoting

Selective Insurance makes writing flood insurance easy and profitable by leaving the method of quoting up to the agent.

There are three ways to request a quote:

**SelectiveFlood.com** - Use Selective's internet-based flood system for an immediate quote/application by the agent Flood Service Center.

**Big "I" Markets.com** - Submit via our internet site, which works with Selective underwriters for a 24-48 hour turnaround.

**Fax** - Submit directly to Selective underwriters for a 24-48 hour turnaround.

Selective's Flood Service Center consists of several teams: Customer Service, Underwriting, Accounting, Claims and Marketing. These teams process all quotes, applications, policy changes, cancellations, commission payments and inquiries for the Big "I" Flood.

Don't forget to check out Selective on Facebook at ([facebook.com/Selective](https://facebook.com/Selective))!

## SELL

Selling flood insurance can look like a challenge. Together, Big "I" Flood and Selective offer access to a host of people and resources that are ready to make flood quoting easy and to help you sell more flood insurance in your agency.

As a Big "I" member, writing your flood book of business through Selective guarantees you access to:

Designated underwriting teams with years of experience, who are well-versed in the legislative changes tied to the Biggert-Waters Act of 2012 and Homeowner Flood Insurance Affordability Act of 2014.

A flood agency portal providing streamlined navigation, real-time processing and numerous reports to help you manage business effectively and efficiently.

A dynamic Online Marketing Portal offering complimentary and tailored solutions, ranging from co-brandable flyers, brochures and postcards, to custom eMarketing campaigns, pre-recorded radio spots, commercials and billboard designs.

Skilled Territory Managers who travel the country facilitating Continuing Education (CE) classes, providing the knowledge and expertise needed to effectively speak flood.

## STAY SMART

Being knowledgeable of NFIP coverages and changes is crucial in communicating the need for flood insurance to your clients. Fortunately, Big "I" Flood and Selective leverage a variety of channels to keep members up to speed, including:

- ♦ Continuing education classes offered by state associations and taught by Selective Territory Managers or other industry experts.
- ♦ Regularly issued communications from Selective about NFIP legislative changes and how they impact agents and customers.
- ♦ Numerous publications providing industry updates:
  - ♦ Insurance News & Views (IN&V) weekly e-newsletter
  - ♦ Two for Tuesday weekly e-newsletter
  - ♦ Big I Advantage® Newsletter quarterly publication
  - ♦ Independent Agent (IA) magazine special features
  - ♦ NFIP reform state association publications
- ♦ Free topical webinars hosted by Big "I" Flood, including a monthly "Oh, By The Way Flood Sales" webinar, as well as access to a Virtual University dedicated to flood insurance.

Access to all of these features can start today! Visit the Big "I" Flood website, [www.IndependentAgent.com/Flood](http://www.IndependentAgent.com/Flood) for more details.



Big "I"  
**FLOOD**

*In, Above and Outside of the NFIP!*

## Highly Protected Risks



Big “I” Markets and Fireman’s Fund have partnered together to provide you access to Fireman’s Fund’s mono-line and complex property product. If you have large, property driven commercial clients with a proven interest in risk management, Fireman’s Fund expertise and Highly Protected Risks capabilities deliver benefits beyond traditional HPR coverage. For the best HPR risks Fireman’s Fund has in house capacity of \$560 million under a single roof.

### COVERAGE HIGHLIGHTS & AVAILABILITY

#### Features/Benefits:

- ♦ Capacity up to \$600mm in-house under one roof, schedules up to \$3B
- ♦ Low minimum premium of \$25,000
- ♦ True HPR Engineering services to consult with Insureds on building construction for up-fits, new-construction, and maximizing credits
- ♦ Boiler and Machinery Coverage reinsured through Hartford Steam Boiler
- ♦ NUMEROUS Additional Coverages available for Hospitals (outlined in proposal)
- ♦ Green Endorsement, broadest in the industry which allows for existing LEED Certified OR standard buildings to be re-built Green in the event of a loss

#### Coverage Availability:

Fireman’s Fund preferred Property Form is available in all 50 states; International locations can be contemplated with 90 day lead time.

Learn more at [www.bigimarkets.com](http://www.bigimarkets.com).

## International Package Policy – ACE Advantage

The ACE Commercial Risk Services® International Advantage® Package Policy is the ideal insurance solution for U.S.-based companies doing business overseas. This single, easy-to-read property & liability policy can be tailored to include some or all of the coverages listed below, and protects against the many financial and personal risks confronting organizations with operations outside our nation’s borders.

#### Advantages:

- ♦ Local Expertise: Offices staffed by underwriting and claims professionals thoroughly familiar with local languages, pertinent regulations and customs.
- ♦ Focus Exclusively on International Business: Handling the overseas exposures of U.S.-based companies is our only business.
- ♦ Superior customer service
- ♦ Access to the product expertise and global reach of the ACE Group of Companies

#### Coverage:

- ♦ Commercial General Liability
- ♦ Employers Responsibility with Executive Assistance® Services
- ♦ 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

For full coverage features and availability, visit [www.bigimarkets.com](http://www.bigimarkets.com).



Are you receiving our  
weekly newsletter,  
*Two for Tuesday?*

We would love to feature  
your agency’s Big “I”  
Markets success stories.  
Share your tales of  
amazing sales with  
[bigimarkets@iiaba.net](mailto:bigimarkets@iiaba.net).

## Markel Outdoors

Big "I" Markets, in partnership with Markel, is pleased to introduce its enhanced niche program for Outfitters & Guides, Rod & Gun Clubs and Hunting & Fishing Lodges. This outdoor insurance program is available on a licensed and admitted basis in all states except Alaska and Hawaii.

### Guides and Outfitters

This program segment focuses on a variety of guided activities to include:

- ♦ Freshwater and saltwater fishing guides (inland and coastal waters)
- ♦ Float trip outfitters
- ♦ Upland bird and waterfowl hunting guides
- ♦ North American big game guides/outfitters
- ♦ Pack trip outfitters
- ♦ Guided canoe and kayak tours
- ♦ Backpacking/wilderness camping
- ♦ Nature tours, wildlife study, photography

### Rod & Gun Clubs

Private sporting clubs (not-for-profit) eligible for this program are those whose members own all or the majority of the land on which club-approved activities take place. Operations may include:

- ♦ Hunting and fishing
- ♦ Camping
- ♦ Lodging, including food and beverage services, for members and guests
- ♦ Rifle ranges and clay target courses
- ♦ Kennel facilities for members' hunting dogs
- ♦ Limited use of club facilities for fee-paid social events and charitable fundraising activities



### Fishing and Hunting Lodges and Plantations

This specialty segment focuses on wing shooting and fly fishing resorts, hunting lodges and southern sporting plantations.

Guest activities may encompass a broad range of guided sporting and recreational offerings such as:

- ♦ Wing shooting- upland bird and waterfowl
- ♦ Big game and turkey hunting
- ♦ Fly fishing and other types of guided fishing
- ♦ Clay target and other range facilities

To further explore how your agency can take advantage of these markets, visit [www.bigimarkets.com](http://www.bigimarkets.com) today!

## Misc. Professional Liability - Philadelphia Ins. Co.

Philadelphia's Miscellaneous Professional Liability policy (MPL) "Cover-Pro" provides errors and omissions coverage to a great variety of professionals, via endorsement to a basic claims-made, pay-on-behalf policy. The underwriting staff tailors each policy to address the exposures unique to each class of business.

### COVERAGE HIGHLIGHTS & AVAILABILITY

#### Universal Coverage Features/Benefits:

- ♦ Defense afforded for groundless, false or fraudulent allegation
- ♦ Pay-on-behalf insuring agreement
- ♦ Reasonably priced, extended reporting period
- ♦ Policy allows for insured consent to settlement
- ♦ Definition of claim includes arbitration proceedings
- ♦ Predecessor firm coverage provided
- ♦ Coverage extends to independent contractors
- ♦ Wrongful acts not imputed to innocent partners
- ♦ Free 60-day discovery clause
- ♦ Prior acts coverage is available for qualified applicants

#### Limits Available

- ♦ The liability limits available range from \$100,000 limit up to \$15,000,000.
- ♦ Minimum premium: \$1,000
- ♦ Minimum deductible: \$2,500
- ♦ Maximum deductible: \$100,000

## Non-profit Directors & Officers - Philadelphia Ins. Co.

### “Flexi Plus Five” COVERAGE HIGHLIGHTS & AVAILABILITY

- ♦ Option to have the insurer assume the defense or pay on behalf of coverage
- ♦ Separate limits can be purchased for Employment Practice Liability
- ♦ Elimination of gaps and overlaps with one carrier writing all coverages
- ♦ Defense costs are in addition to the limit of liability
- ♦ Includes punitive, multiple or exemplary damages (where insurable)
- ♦ Automatic Non-Profit subsidiary coverage with asset threshold and notice
- ♦ For-Profit subsidiary coverage available by endorsement
- ♦ Spousal and estate/heirs coverage
- ♦ Personal injury and publishing/advertising liability is included

### D&O

- ♦ Outside Directorship Liability for non-profit entities and endorsed outside entities
- ♦ Final adjudication language in fraud and profit exclusions
- ♦ Severability language applies to fraud and profit exclusions

### Employment Practices

- ♦ Third party liability included
- ♦ No mental anguish or emotional distress exclusion
- ♦ Leased employees included in definition of insured
- ♦ Definition of employment practices offers many coverage options

### Fiduciary Liability

The responsibility on trustees, employers, fiduciaries, professional administrators, and the plan itself with respect to errors and omissions in the administration of employee benefit programs as imposed by the Employee Retirement Income Security Act (ERISA)

### Workplace Violence Highlights

- ♦ Workplace violence act includes actual or alleged intentional and unlawful use of, or threat to use deadly force with an intent to cause harm
- ♦ No mental anguish or emotional distress exclusion
- ♦ Damages include business interruption expense and public image restoration expense

### Internet Liability

- ♦ Libel, slander, or oral or written publication of defamatory or disparaging material
- ♦ Invasion of or interference with the right of privacy
- ♦ Infringement of copyright, service mark, trademark, trade dress, or trade name, title, or slogan
- ♦ Improper use of literary or artistic titles, formats or performances.

## Recreational Vehicles

National Interstate Insurance Company offers property and casualty insurance for motor homes, bus conversions, travel trailers, and medium duty tow vehicles. Commercial usage of recreational vehicles may be 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.

National Interstate’s policies are designed to meet the needs of RV owners and feature specialty RV coverages not available with standard auto policies. National Interstate has dedicated claims professionals to handle RV claims, while product management continually looks for ways to enhance customer benefits. National Interstate is rated “A” (Excellent) IX, by A.M. Best Company, and is endorsed by the Spartan Chassis Club and the Newell Owners Club.

### COVERAGE HIGHLIGHTS & AVAILABILITY

The following coverages are available in all states with the exception of AL, DC, KY, HI, MA, MD, MS, RI, VT, and WV.

Coverages for most states are written on admitted, modified ISO policy forms with specialty RV coverage endorsements. Specialty coverages are available in most states where coverage is available.

**Total Loss Replacement:** If an insured experiences a total loss on their RV during the first five model years, National Interstate will replace the vehicle with a brand new comparable model. Beyond five model years, they will pay the amount the insured originally paid for the RV toward the purchase of a replacement. In either case, the insured is protected against depreciation of their RV.

**Diminishing Deductible:** For each claim-free year, the selected comprehensive and/or collision deductible will be reduced by 25%. If an insured has four consecutive claim-free years, they will have no deductible to pay in the event of a loss. Once a claim is paid, the deductible is restored to the original level shown on the policy, and begins to decrease again for every claim-free year.

**Personal Effects Coverage:** Replaces the RV owner’s lost, stolen, or damaged personal items normally carried on trips such as clothing, sporting equipment, and cameras.

**Full-Timer’s Coverage:** Individuals who use their RV as a primary residence for more than five months out of the year need to purchase full-timer’s coverage that provides personal liability coverage similar to homeowner’s liability.

**Additional Coverages:** Valuable property coverage for items such as jewelry, camera and sports equipment, golf carts, medical payments, and coverage for storage sheds are available.

For detailed state availability and full coverage details, log into [www.bigmarkets.com](http://www.bigmarkets.com).



Looking to increase the life side of your business without increasing your staff?

Crump Life Insurance Services, the industry’s leading insurance outsourcing organization, is committed to providing premier service to support you and your clients’ needs. The relationship offers you access to life, annuity, long term care, critical care, and disability insurance products, dedicated sales and case management contacts, and an industry-leading website.

Our Crump team offers you the ability to take advantage of seasoned life insurance professionals to assist with detailed fact finding, total case design, and face-to-face support with clients at the point-of-sale. In addition to the vast Crump resources and website, you can now provide a complete value-added service to your clients!

If you have any questions, please contact Christine Munoz at [christine.munoz@iibaba.net](mailto:christine.munoz@iibaba.net) or call 800-848-4401.



Big “I”  
EMPLOYEE  
BENEFITS

COMMERCIAL PRODUCTS



## Stand-alone Fine Art and Valuable Articles Program – Commercial

Recognizing the unique needs of clients, the Fine Art and Valuable Articles Program offers tailored products and services for personal and commercial fine art and floater risks. With years of dedicated experience in this area, the underwriters work with agents and brokers to structure valuable articles insurance coverage to the specific needs of each insured.

### TARGET MARKET & ELIGIBILITY

Coverage available on a personal and commercial basis for 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.

Submissions that will no longer qualify for the Fine Art and Valuable Articles Program include:

- ♦ Losses within 3 years that may be related to scheduled items
- ♦ Policies where the TIV is over \$50,000 and there is no central station fire & burglar alarm or equivalent security (gated community, on premises security, etc.)
- ♦ Description of items must be given at time of submission. Please submit a schedule and/or appraisals with the application. For unscheduled coverage, please provide details on the top 3 highest valued items for each class of business.
- ♦ Applications must be fully completed at time of submission. Incomplete submissions will cause delays in turnaround time. All questions on the application are pertinent to your submission.
- ♦ Clue/Credit reports must be acceptable and all underwriting requirements must be met prior to binding.

Some quote conditions can be flexible; for example if appraisal is required, we might be able to provide time for the insured to provide the appraisal. Don't hesitate to send an underwriting inquiry to us at [bim@crowncoverage.com](mailto:bim@crowncoverage.com).

We do not offer coverage for the following items: Hearing Aids, Bicycles (please see the Bicycle Program for this product at [www.bigimarkets.com](http://www.bigimarkets.com)), Handbags, Professionally used Musical Instruments/ Equipment; Electronic Equipment (including but not limited to: Video Game systems, Computers, I-Pods, Professionally used Cameras).

Learn more at [www.bigimarkets.com](http://www.bigimarkets.com).

## Technology Consultants Professional Liability

In today's insurance market, Technology Consultant Professional Liability (E&O) is one of the fastest growing areas. A.J. Wayne & Associates can entertain all types of technology and computer consultants. A.J. Wayne has the broadest products available at extremely competitive rates.



### COVERAGE HIGHLIGHTS & AVAILABILITY

- ♦ Broad and basic coverage forms
- ♦ Claims made and reported
- ♦ Duty to defend
- ♦ Defense in addition to the limits is available
- ♦ Copyright / trademark infringement coverage is available
- ♦ Libel, slander and other personal injury coverages are available
- ♦ Punitive damage coverage available where insurable
- ♦ Unauthorized access / hacker liability available
- ♦ Independent contractor coverage available
- ♦ Minimum premium: \$1,000 (less in some cases)
- ♦ Limits available: we can offer as low as \$250,000 or we can quote \$1,000,000; limits above \$1,000,000 are available in most cases
- ♦ Minimum deductible: usually \$1,000
- ♦ All carriers rated A- or higher

Learn more about available options at [www.bigimarkets.com](http://www.bigimarkets.com).

## WOULD YOU LIKE YOUR BIG "I" COMMISSIONS FASTER?



### TAKE ADVANTAGE OF MONTHLY EFT COMMISSIONS!

Big I Advantage® offers the option to send commissions using electronic funds transfer directly into a designated bank account on a monthly basis with the associated statement emailed. Agencies who do not participate will receive a paper check and statement on a quarterly basis in September, December, March and June. Please note, we do not draft your account for return commission as it is handled via a paper invoice mailed to the agency.

### How do you sign up? It's easy to access from Online Registration!

If you are your agency's System Administrator, you should first assemble the information you will need to update your registration. (Only a user with System Admin or Organizational Admin access can update your registration.) Gather your banking information (and Tax ID number if it has changed), and the email address of the person to receive the commission statement notification. This person will require a user name and password and system admin roles for [www.bigimarkets.com](http://www.bigimarkets.com) to access the statement.

Go to [www.bigimarkets.com](http://www.bigimarkets.com) and click on "Click Here to Register or Update Registration Online!" located just above the login area. You can use either your user name or, as long as it is unique to you, your email address. Your password is the same either way. A lost password will be emailed to you immediately by clicking on the link below the sign in block for Big "I" Markets (click on "Need your password?").

To add your agency's banking information, follow the steps below:

1. Verify/Enter the agency information on Step 1.
2. Verify/Enter agency tax ID and banking information on Step 2.
3. Enter whether you are tax exempt or not. If you have received a notification that you are not exempt from withholding, you must check "NO". If you are unsure, you should confirm with your tax advisor.
4. Click 'Next' to save the information. NOTE: You may exit the online registration at Step 3 and your EFT sign up will be complete. However, we encourage you to continue and verify all of the information for your agency, including adding any new users.

We know security of your information is a primary concern. We use secure socket layer (SSL) protocol to secure the information exchanged between the server and browser. SSL encrypts the data before it is sent over the Internet and decrypts at the server side. We are utilizing our standard security protocols to protect your data on our server.

If you have any questions or concerns, or require technical assistance, please contact us at [bigimarkets@iiaba.net](mailto:bigimarkets@iiaba.net) or 703-647-7800.

# Big “I” Markets - Travelers Select



Big “I” Markets agents enjoy access to Travelers Select. The coverages are affordable, broad, and available for dozens of classes. As always, you may access these through Big “I” Markets with no volume minimums. Use them once or use them every day, the choice is yours. Choose from:

## **Business Pac<sup>SM</sup>**

Travelers Business Pac is designed for firms providing personal consumer services, businesses repairing light consumer goods and those engaged in printing.

A sample of classes that we write in this segment includes Dry Cleaners, Funeral Parlors, Locksmiths, Packaging and Mailing Services. For a complete listing of eligible classes, please refer to the Select Product Guide on [www.bigimarkets.com](http://www.bigimarkets.com).

The Business Pac product provides affordable, broad coverage that can be tailored and customized to meet individual business needs including Professional Errors and Omissions. This is reassuring for small businesses providing local services.

## **Office Pac<sup>SM</sup>**

Travelers Office Pac is designed for a variety of firms providing medical, legal, financial or other professional services for their clientele. Some of the more than 40 eligible classes include Accounting, Auditing, Bookkeeping, Claims Adjusters – Independent, Consultants, Employment Agencies, Medical Offices, Real Estate Appraisers, Real Estate Sales - Residential and Tax Preparation Services.

Popular coverage features include:

- ♦ General Liability Limits of \$2 million per occurrence/\$4 million aggregate are available.
- ♦ Business Personal Property off Premises coverage is provided, including while in transit and temporarily away from the scheduled premises.
- ♦ Physicians and dentists Black Bag coverage for medical, surgical and dental equipment and supplies away from described premises is included.

## **Store Pac<sup>®</sup>**

Travelers Store Pac is designed specifically for a wide variety of retailers primarily engaged in brick and mortar commerce.

A sample of classes that we write in the Store segment include: Air Conditioning, Heating, Antique Stores, Appliances, Bicycle Shops and Health Stores. But with over 140 classes of business in our appetite, this is just the beginning so please refer to the Select Product Guide for a complete list.

The Store Pac provides affordable, broad coverages that can be tailored and customized to meet individual business needs. For example, did you know your Travelers Select Store clients can choose Equipment Breakdown coverage and Liability for Damage to Premises Rented Coverages?

## **Tech Office Pac<sup>SM</sup>**

Travelers Technology Office Pac is designed for firms providing computer consultation and a variety of technology services for their clientele. A sample of classes that we write in this segment include Computer Consultants, Software Developers, Data Processing, and Website Designers. For a complete listing of eligible classes, please refer to the Select Product Guide on [www.bigimarkets.com](http://www.bigimarkets.com).

The Technology Office Pac product provides affordable, broad coverage that can be tailored and customized to meet individual business needs. Technology Office clients will have coverage for business personal property that is off premises or in transit – perfect for small businesses who carry out their technology services away from their office. What’s more, our Technology Office endorsement provides the ability to modify thirty property coverages including covering virtual office premises.

*When quoting your next Technology, Business, Store or Office Pac, don't forget to quote the Workers' Compensation as well. The Big “I” Markets Travelers Select program is currently available to members in all states except AK, FL, HI, LA, RI & TX.*

# The Big “I” Markets Affluent Program

Big “I” Markets has partnered with ACE, AIG, Chubb and Fireman’s Fund to bring you the power of choice when it comes to personal insurance for your most successful customers. The affluent program is the most widely accessed on Big “I” Markets. Our agents have written nearly \$14 million in affluent premium with our premier market carriers. With Big “I” Markets, the choice is yours!

## ACE

With just one policy, the ACE Platinum Portfolio can provide superior coverage for your home, vacation properties, autos, jewelry and valuable collections, watercraft, and personal liability. The portfolio approach has many advantages: It minimizes coverage gaps and wasteful duplications that can occur with a collection of standard industry policies. It earns an overall discount, so you get seamless protection as well as the most value for your premium dollar. In most instances, you will have just one policy to track and one bill to pay.

## AIG

AIG Private Client Group was created to meet the needs of successful customers. But because success comes in many ways to many different people, no two customers will be the same. One might have great wealth and specialized needs—the need to cover art collections or a variety of properties, cars, and boats, for example—while another might have been steadily building wealth, focused on family and career, and is now suddenly awakening to just how much he or she has at risk. AIG PCG aims to meet the needs of these diverse populations with a promise that defines our difference: Insurance that keeps up with your success.

## CHUBB

Chubb personal insurance is the premier insurer of high net-worth individuals in the U.S. With 30 years of experience specializing in the affluent market, they offer products and services designed to help protect the highly valued assets and peace of mind of affluent customers. Chubb offers an array of products ranging from auto to homeowners, valuable articles, liability and yacht insurance. Their mission is to continually evolve and expand the Masterpiece® suite – long considered the gold standard of affluent personal insurance – to provide new offerings that best meet the needs of high net-worth consumers in an ever-changing world.

## FIREMAN’S FUND

Fireman’s Fund Prestige Portfolio is a premier provider for high net-worth, affluent customers. Products include home, auto, valuables, excess liability and yacht. For high net-worth and affluent customers, they offer customized and innovative products with creative, flexible underwriting solutions for unique and complete risks.

Fireman’s Fund offers specialized protection for custom homes, homes with historic features, unique design, rich architectural motifs, high quality materials, extensive landscaping, entertainment rooms and more. Homeowners with certified green homes can rebuild using green materials that meet current certification standards. An optional green upgrade allows traditional homeowners to rebuild using green materials after a loss.

## BROKER OF RECORD

We do welcome BOR requests, and have a separate product set up just for that process. Please use the Affluent Personal Lines Broker of Record Change product and submit a “quote request” to create a file on Big “I” Markets if the client has a policy in force for ACE, AIG, Chubb, or Fireman’s Fund. Coverage is not automatic with a broker of record submission. Each risk will be re-underwritten and accepted or declined based upon its attributes. All risks must meet the eligibility requirements of our program, as described on the Affluent Program underwriting and coverage page.

Multiple Policies/Book Roll: Contact Nancy Doherty (nancy.doherty@iiaba.net) for additional information or to discuss a large transfer. Requests involving multiple policyholders via book roll must be entered separately in Big “I” Markets. Please use the “Request a Quote” feature for each respective policyholder.

The Big “I” Markets Affluent Program is robust and popular, and the complexity can be tricky, which is why BIM has three experienced affluent underwriters dedicated to the program. If your account has features that aren’t addressed above, or on the Big “I” Markets Underwriting & Coverage page, please go ahead and submit applications for consideration. It allows the underwriter to more accurately evaluate the risk by ensuring all information has been provided.

*Please note, not all carriers are available in all states. The above information is intended to be a general guide and is subject to change. Each risk is considered on its individual merits and may command different requirements of eligibility.*

## Bicycle Program

Cycling means different things to different people. That is why our Bicycle Insurance offers bicycle coverage customized for each individual cycle, and doesn't provide one-size-fits-all coverage.

Policies are as low as \$100 per year.

### Coverage Highlights:

**Bicycle Physical Damage:** primary coverage for the cost to repair or replace the cycle (including fixed accessories and components) up to the policy limit, due to sudden, accidental direct physical loss or damage to the cycle. This coverage would apply if insured bicycle were to be involved in a collision, fire, theft, vandalism, or in the hitting of another object.

Coverage also includes protection while the bicycle is in transit (land or air) to & from any location in the United States or Canada, and protection when competing in triathlon or bicycle races.

### INCLUDED COVERAGES AT NO EXTRA COST:

- Rental Reimbursement
- Competitive Event Fee Reimbursement
- Spare Parts
- Cycle Apparel

**Bicycle Liability:** primary coverage for the injuries or property damage (caused by the insured bicycle) for which the insured is held legally responsible.

Coverage is offered at combined single limits of: \$25,000, \$50,000 and \$100,000.

**Medical Payments:** covers medical expenses of the insured cyclist if they are injured while on the insured bicycle, regardless of fault. The following per person limits are available: \$1,000, \$2,500, \$5,000, \$7,500, \$10,000.

**Vehicle Contact Protection:** covers injuries if, while on the insured bicycle, the insured is struck by an uninsured or underinsured motorist. Available in combined single limits of \$10,000 or \$25,000.

**Roadside Assistance:** for only \$10 per year per bicycle, 24-hour Emergency Service will be provided (up to 35 miles per tow, 5 tows per year).

Log into [www.bigimarkets.com](http://www.bigimarkets.com) to submit a quote.

## Collector Car

Chubb will entertain new collector car risks on a monoline basis provided that they meet the following guidelines:

- All operators in the household must have good driving records. The vehicle should not be operated by anyone under the age of 25.
- Operator should have experience operating similar vehicles (i.e., high performance).
- There is one regular-use vehicle per operator. It is intended that the vehicle is used primarily for collector car purposes.
- The vehicle is not used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing or speed contest.
- The vehicle is not used on a racetrack, test track or any other course of any kind.
- The vehicle is garaged.

Minimum vehicle age for eligibility is 25 years old. For monoline business, we generally do not accept newer special interest cars, (i.e. 2007 and later Shelby GT500s, top of the line Mustangs, Corvettes, etc.) but could consider them with an entire account provided the usage and security are acceptable AND we also write the regular use vehicles. Exceptions can sometimes be made for vehicles not quite 25 years old. Pending the usage and security, some examples might include early '90s Mercedes SL's, Porsches (911, 928), Land Rover Defender 90's and 110's, etc.

### COVERAGE HIGHLIGHTS & AVAILABILITY

High limits of coverage exist for comprehensive, collision and liability.

- Large or small, Chubb can accommodate collections of all sizes and values.
- Liability limits are available up to \$50 million.

Coverage for newly acquired collector cars worldwide. No mileage restrictions are in place, and there is no deductible.

The Chubb Collector Car Insurance Program is available to members in all states except Massachusetts and South Carolina.

"Please note that we do write retired racecars or vintage racecars (even if they're used on the track), as long as the customer realizes that coverage ceases once the car is ON the track. We provide for storage, transit (on a trailer to and from), and paddock (parking and garage areas at the track) in these situations."

Log into [www.bigimarkets.com](http://www.bigimarkets.com) to submit a quote.

## Marine

### Charter Boat, Mega-Yacht, Performance Boat, Personal Watercraft, Small Boat Under 27', Yacht

ACE Recreational Marine has been a leading provider of yacht insurance for decades, offering the comprehensive policies available for both private pleasure and select charter usage. The Yachtsman® Policy provides all-risk protection for a wide range of pleasure yachts 27 feet or greater in length and up to \$5 million in value, including select occasional charter opportunities, along with many unique benefits and features that are in the marketplace. Some eligibility info:

### Yachts (27' or greater and up to \$5 million in value) - Yachtsman/Boatsman® Policy

- Length: Minimum 27' - no maximum
- Hull values: No minimum - \$5 million maximum
- No high performance vessels (refer to our Performance Policy)
- Available in all states except Alaska. Limited availability for vessels permanently kept in Florida and the Gulf of Mexico.  
*Florida risks: Florida eligibility is only available for preferred vessels over \$1 million in value with a permanent, full time captain employed*  
*Gulf of Mexico: maximum vessel age is 20 years, no absentee owners*
- Pleasure use
- Owners/Named insured must be 21
- Vessel owners should be experienced in similar size/type vessels. Refer first-time boat owners or those making a jump of 12' or more.
- Condition and Valuation surveys required at 10 years of age for salt water risks. 20 years of age for fresh water risks.
- Lay-ups - afloat or ashore

### Small Boats (under 27') - Yachtsman/Boatsman® Policy

- Length: no minimum - maximum 26'
- Hull values: no minimum - no maximum
- No high performance boats (refer to our Performance Policy)
- Bass boats acceptable. Pontoon boats on inland waters acceptable.
- Available in all states except Alaska and Florida
- Pleasure use
- Owners/Named insured must be 21
- Some boating experience is desired - refer first-time boat owners

## Marine Cont.

Elite Yacht Program (\$5 million in value and above)  
The Elite Yacht Program® is ACE's exclusive program to fulfill the specialty insurance needs of luxury yacht owners with vessels valued at \$5 million or greater. Exceptional yachts require specialized insurance protection and the Elite Yacht Program provides significantly increased benefit levels for a broad range of coverage, along with many other valuable and unique policy features. Log into [www.bigimarkets.com](http://www.bigimarkets.com) for full details.

Additional programs available through ACE include:

### Personal Watercraft (PWC)

- ♦ Owners/Named insured must be 21
- ♦ Licensed driver
- ♦ Personally Owned
- ♦ Pleasure Use only
- ♦ No more than 2 unrelated owners
- ♦ Speed up to 60 mph
- ♦ Seats 2-3 people
- ♦ 7 ft. up to 16 ft. in length
- ♦ No modifications
- ♦ Water-jet propulsion
- ♦ Owner and Operators must have clean MVR (0-2 points)
- ♦ MVRs required if operator < 25 years old

### Charter boats up to \$5 million in value - Charter Policy

- ♦ Maximum of 6 passengers
- ♦ No USCG inspected vessels
- ♦ Owners/Named insured must be 21
- ♦ Length: Minimum 27' - no maximum
- ♦ Hull values: No minimum - \$5 million maximum
- ♦ No high performance vessels (refer to our Performance Policy)
- ♦ Copy of owner's or hired Captain's license required
- ♦ Available in all states except Alaska and Florida. Limited availability in the Gulf of Mexico.
- ♦ Condition and Valuation surveys required at 10 years of age for salt water risks. 20 years of age for fresh water risks.
- ♦ Lay-ups - afloat or ashore

### Performance boats 55 mph up to 100 mph - High Performance Policy

- ♦ Maximum speed: 55 mph up to 100 mph
- ♦ Not available in Florida
- ♦ Pleasure use
- ♦ Owners/Named insured must be 21.
- ♦ Clean MVRs required
- ♦ Surveys required when vessel is 10 years or older.
- ♦ Racing excluded

Log into [www.bigimarkets.com](http://www.bigimarkets.com) to learn more.

## Nonstandard Homeowner or Rental Dwelling

Having difficulty finding coverage for your homeowner or rental home? Big "I" Markets can help. We have an A Rated Excess & Surplus Lines carrier offering homeowners insurance for risks other carriers decline or are unable to write.

### TARGET MARKET & ELIGIBILITY

While there is no maximum Coverage A limit, there is a minimum limit that varies by state, and exposure. Visit [www.bigimarkets.com](http://www.bigimarkets.com) to open a chart for minimum guidelines and definitions.

What you should send us:

- ♦ Older, updated well-maintained homes (Older Home Questionnaire Required)
- ♦ Coastal, Non Coastal or Brush Exposures
- ♦ Log Homes
- ♦ Trampolines, Unacceptable Animals, Unfenced Pools
- ♦ Homes titled in an LLC or corporate name (Corporate Questionnaire Required)
- ♦ Risks cancelled due to nonpayment of premium
- ♦ Risks with prior losses or being non-renewed
- ♦ Protection class 9/10
- ♦ Builders Risk

Ineligible risks include knob and tube wiring, homes in poor condition/poor maintenance; mobile homes; risks with open claims; more than 2 family unit; business or day care on premise.

### COVERAGE HIGHLIGHTS & AVAILABILITY

- ♦ Industry-accepted ISO HO3 policy forms modified to tailor coverage for unique exposures
- ♦ Many standard ISO endorsements and customized endorsements available
- ♦ Flexible deductible options
- ♦ Minimum Premium \$1,000
- ♦ 25% Minimum Earned Premium applies
- ♦ NEW: Lex CyberSafety<sup>SM</sup> endorsement (provides liability coverage for damages arising from cyberbullying claims)

### Coverage Availability

The Non-standard Homeowner or Rental Dwelling product is now available to members in all states except HI.

Learn more at [www.bigimarkets.com](http://www.bigimarkets.com).

## Recreational Vehicles - Personal

National Interstate Insurance Company offers property and casualty insurance for motor homes, bus conversions, travel trailers, and medium duty tow vehicles.

National Interstate's policies are designed to meet the needs of RV owners and feature specialty RV coverages not available with standard auto policies. National Interstate has dedicated claims professionals to handle RV claims, while product management continually looks for ways to enhance customer benefits. National Interstate is rated "A" (Excellent) IX, by A.M. Best Company, and is endorsed by the Spartan Chassis Club and the Newell Owners Club.

### COVERAGE HIGHLIGHTS & AVAILABILITY

The following coverages are available in all states with the exception of AL, DC, KY, HI, MA, MD, MS, RI, VT, AND WV. Coverages for most states are written on admitted, modified ISO policy forms with RV specialty coverage endorsements. Specialty coverages are available in most states where coverage is available.

**Total Loss Replacement:** If an insured experiences a total loss on their RV during the first five model years, National Interstate will replace the vehicle with a brand new comparable model. Beyond five model years, they will pay the amount the insured originally paid for the RV toward the purchase of a replacement. In either case, the insured is protected against depreciation of their RV.

**Diminishing Deductible:** For each claim-free year, the selected comprehensive and/or collision deductible will be reduced by 25%. If an insured has four consecutive claim-free years, they will have no deductible to pay in the event of a loss. Once a claim is paid, the deductible is restored to the original level shown on the policy, and begins to decrease again for every claim-free year.

**Personal Effects Coverage:** Replaces the RV owner's lost, stolen or damaged personal items normally carried on trips such as clothing, sporting equipment and cameras.

**Full-Timer's Coverage:** Individuals who use their RV as a primary residence for more than five months out of the year need to purchase full-timer's coverage that provides personal liability coverage similar to homeowner's liability.

**Additional Coverages:** Valuable property coverage for items such as jewelry, camera and sports equipment, golf carts, medical payments, and coverage for storage sheds are available.

For detailed state availability and full coverage details, log into [www.bigimarkets.com](http://www.bigimarkets.com).

## Stand-alone Fine Art and Valuables Program

Recognizing the unique needs of clients, the Fine Art and Valuable Articles Program offers tailored products and services for personal and commercial fine art and floater risks. With years of dedicated experience in this area, the underwriters work with agents and brokers to structure valuable articles insurance coverage to the specific needs of each insured.

### TARGET MARKET & ELIGIBILITY

Coverage available on a personal and commercial basis for 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.

Submissions that will no longer qualify for the Fine Art and Valuable Articles Program include:

- Losses within 3 years that may be related to scheduled items
- Policies where the TIV is over \$50,000 and there is no central station fire & burglar alarm or equivalent security (gated community, on premises security, etc.)
- Description of items must be given at time of submission. Please submit a schedule and/or appraisals with the application. For unscheduled coverage, please provide details on the top 3 highest valued items for each class of business.
- Applications must be fully completed at time of submission. Incomplete submissions will cause delays in turnaround time. All questions on the application are pertinent to your submission.
- Clue/Credit reports must be acceptable and all underwriting requirements must be met prior to binding

Some quote conditions can be flexible; for example if appraisal is required, we might be able to provide time for the insured to provide the appraisal. Don't hesitate to send an underwriting inquiry to us at [bim@crowncoverage.com](mailto:bim@crowncoverage.com)

We do not offer coverage for the following items: Hearing Aids, Bicycles (please see the Bicycle Program for this product [www.bigmarkets.com/bicycle](http://www.bigmarkets.com/bicycle)), Handbags, Professionally used Musical Instruments/ Equipment; Electronic Equipment (including but not limited to: Video Game systems, Computers, I-Pods, Professionally used Cameras).

Learn more at [www.bigmarkets.com](http://www.bigmarkets.com).

## Travel Insurance



No matter how well you assist your clients, travel holds the potential for unwanted surprises. Travelers today prepare for the unexpected by relying on Travel Insured International. Our Worldwide Travel Services are accessible 24/7/365. Every Worldwide Trip Protector plan comes with outstanding Travel Insured customer service delivered by the friendliest, most knowledgeable protection professionals in the industry.

### REQUIREMENTS FOR QUOTING & BINDING

Review the product guide located on Big "I" Markets (click on "Information" in product menu) with your client.

When you are ready for coverage to be issued, click on "Request a Quote" and provide the necessary information. A credit card will be required to issue coverage.

Coverage will be issued and confirmed in Big "I" Markets, and is currently available to members in all states.

Visit [www.bigmarkets.com](http://www.bigmarkets.com).

## Vacant Dwelling: Non-standard

Having difficulty finding coverage for your vacant dwelling? Big "I" Markets can help. We have an A Rated Excess & Surplus Lines carrier offering dwelling fire insurance for risks other carriers decline or are unable to write.

While there is no maximum Coverage A limit, there is a minimum limit that varies by state, and exposure. Visit [www.bigmarkets.com](http://www.bigmarkets.com) to open a chart for minimum guidelines and definitions.

What you should send us:

- Older, updated well-maintained homes (Older Home Questionnaire Required)
- Coastal, Non Coastal or Brush Exposures
- Log Homes
- Trampolines, Unacceptable Animals, Unfenced Pools
- Homes titled in an LLC or corporate name (Corporate Questionnaire Required)
- Risks cancelled due to nonpayment of premium
- Risks with prior losses or being non-renewed
- Protection class 9/10

Ineligible risks include knob and tube wiring, homes in poor condition/poor maintenance; mobile homes; risks with open claims. Risks with more than 2 family units, business or day care on premise may be considered on a case-by-case basis. Submit a quote request with a complete detailed explanation for consideration.

### COVERAGE HIGHLIGHTS & AVAILABILITY

- ISO DP3 special form including extended coverage
- Flexible 3, 6 and 12 month terms (25% Minimum Earned)
- Wind and earthquake coverage options may be available.
- Flexible deductible options
- Numerous coverage options include Vandalism & Malicious Mischief, on-premises theft, personal liability and medical payments

### Coverage Availability

The Vacant Dwelling Homeowner product is now available in all states except HI.

Learn more at [www.bigmarkets.com](http://www.bigmarkets.com).

# Big "I" Personal Umbrella

## A+ Rated RLI Stand-Alone Market

The RLI Personal Umbrella is an umbrella liability policy which provides up to \$5 million coverage in excess of the underlying policies' coverage, subject to any exclusions in RLI's policy provisions. The product is "stand-alone", so the insured does not need to place their underlying coverages (auto, homeowners, watercraft, etc.) with RLI.

- ♦ A+ rated and admitted nationwide
- ♦ Limits up to \$5 million available for most risks, and can be written over other personal umbrella coverage
- ♦ Excess UM/UIM available nationwide
- ♦ Stand-alone coverage - no need to switch home or auto carriers
- ♦ New drivers accepted and no age limit on older drivers
- ♦ DUI/DWI permitted
- ♦ Low maintenance – No need to report new exposures mid-term if required underlying limits are maintained
- ♦ Can extend to estates and trusts, depending on how underlying policies are written
- ♦ Simple, self-underwriting application
- ♦ Worldwide coverage as long as the suit is brought in the U.S., Canada or Puerto Rico

## Personal Umbrella Alternative Market

The Anderson & Murison Personal Umbrella is an admitted stand-alone personal umbrella policy. With both primary and excess coverage available, it has been designed to meet the diverse needs of your insureds. Written on A rated Scottsdale paper

- ♦ Limits up to \$10 million available (varies by state)
- ♦ Will consider high-profile personalities, such as athletes and entertainers
- ♦ Will consider risks with prior liability losses exceeding \$25,000.
- ♦ Driver exclusion endorsement available
- ♦ Worldwide Coverage
- ♦ Available in all states except CT, LA and NY.

## EVERYONE NEEDS AN UMBRELLA!

Whenever you do a quote for a home or auto policy, take a moment to go to [www.iiaba.net/RLI](http://www.iiaba.net/RLI) to work up a quick quote with just basic information that you probably already have.

You'll even be provided with a quote letter for your insured, so you can present that along with the HO or auto quote.

Even if your insured opts not to purchase an umbrella, you can file the quote letter to show that you offered the coverage.



## RLI At-Home Business Policy

The RLI At-Home Business Policy provides affordable coverage for those people who operate small home-based businesses. Insureds often believe their existing homeowners or apartment-dwellers policy will cover any loss or damage to their business equipment, furniture and supplies in the event of fire, theft or other catastrophe, when in fact, those policies usually explicitly exclude coverage for any business exposures on their premises.

This product is not intended for all types of at-home business. It is specifically targeted for over 100 retail and services risks operated from the insured's residence and presenting minimal product liability, professional liability and/or off-premises exposures. Professional liability is excluded and requires a separate policy.

- ♦ A+ rated and admitted nationwide
- ♦ Up to \$1,000,000 in business liability protection
- ♦ Up to \$100,000 (varies by state of risk) comprehensive coverage for business personal property both on- and temporarily off-premises
- ♦ Up to \$5,000 per person for medical payments to customers injured on the insured's premises
- ♦ Coverage for loss of business income
- ♦ Standard \$250 deductible
- ♦ Optional increased coverage for theft of jewelry and watches (\$250 limit, available in most states)
- ♦ Optional coverage available for Money & Securities, Electronic Data Processing Equipment (varies by state of risk), and additional insureds
- ♦ Optional coverage for Certified Acts of Terrorism available nationwide
- ♦ Competitive rates starting at just \$125 annually, depending on the location and type of business

Learn more about these products and how to obtain a quote by logging into [www.bigimarkets.com](http://www.bigimarkets.com).



# What is Big "I" Markets?

Big "I" Markets is an online market access system **available exclusively to Big "I" members** featuring no fees, no volume commitments and competitive commissions.

## Benefits of Big "I" Markets:

- ◆ Ownership of expirations
- ◆ No initial access or termination fees
- ◆ No obligation to submit other accounts
- ◆ EFT commission payments
- ◆ Only one login needed to access all programs
- ◆ Weekly e-newsletter featuring product knowledge and special interest pieces
- ◆ Doing business with Big "I" Markets supports your state association

## What can you access?

A suite of top tier products including affluent homeowners, bonds, commercial packages, habitational, non-standard homeowners.

More in-depth information on each product can be found by logging into [www.bigimarkets.com](http://www.bigimarkets.com).

Questions? We are here to serve you. Contact [bigimarkets@iiaba.net](mailto:bigimarkets@iiaba.net) or call (703) 647-7800.



Big "I"  
**MARKETS**

[www.bigimarkets.com](http://www.bigimarkets.com)