

TWO FOR TUESDAY from Big "I" Markets

NEW Information on Fireman's Fund / ACE Conversion

Notice of Intent to Withdraw to Georgia Fireman's Fund Policyholders - will be sent on April 27, 2015

Client Letter Template to send to current Fireman's Fund Policyholders - Please feel free to edit and format this document to your agency's letterhead and overall communication style.

WEDDINGS BEYOND JUNE, WHERE DO YOU GO FOR AGENCY E&O, & BICYCLES VS. OUTDOORS

WEDDINGS IN JUNE AND BEYOND

Historically June is a popular month to get married due to milder temperatures and the abundance of blooming flowers. June is named for Juno, the Roman goddess of marriage and it was believed that a June wedding brought prosperity and happiness to the marriage. Additionally it would mean the first child would likely be born in the spring (supposedly lucky) and on a more icky point, most medieval Europeans would only bathe once a year in May/June meaning the happy couple would be smelling fresh, relatively speaking.

I got married on my mother's birthday in late September. So far no one has been able to top a daughter-in-law as a birthday present. According to The Knot.com in 2013, June and September tied for most weddings; who knew I was a trend-setter? Despite an increase in "casual" weddings the cost increased to an average of nearly \$30,000. A shift from the traditional church weddings has enabled couples to personalize the ceremony more and to create an "experience" for their guests with more elaborate rehearsal dinners and morning-after brunches.

Besides weddings, May and June are also popular for Graduations, Festivals and my personal favorite, National Fudge Day.

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 team of underwriters dedicated solely to handling special events business.

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

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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). Liquor Liability, Hired and Non-Owned Auto, and Inland Marine also available for eligible accounts

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

SPECIAL FEATURE:

Where Do You Go for Agency E&O?

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

For more than two decades the Big "I" Professional Liability Program underwritten by Westport Insurance Corporation, a member of Swiss Re Corporate Solutions (rated A+ Superior by A.M. Best), has been the premiere choice of IIABA member agents for insurance agents and brokers E&O insurance.

The Big "I" Professional Liability Program offers not just a policy, but a comprehensive program for insurance agents. Over the past two decades the Big "I" Professional Liability Program, underwritten by Westport Insurance Corporation, a member of Swiss Re Corporate Solutions, has grown into the largest and most stable insurance agents E&O program in the nation. Our member agents and brokers nationwide look to the program for stable rates and a long-term market that they can rely on to protect their greatest assets-their businesses.

Working with our partners at Swiss Re Corporate Solutions, we have created one of the strongest coverage forms in the marketplace.

Review our policy form and you will see these are just a few of the coverage benefits of the Swiss Re policy:

- Coverage for the sale of both Property/Casualty and Life and Health insurance products
- Limits of liability up to \$20 million
- Broad definition of covered professional services and activities
- Comprehensive definition of who is an insured
- Aggregate deductibles
- Defense cost outside the limits
- Available first dollar defense
- Full prior acts available
- No contractual liability exclusion
- Coverage for punitive damages (where available by state)
- Multiple extended reporting period options
- True worldwide protection
- Coverage for advertising, libel and slander
- Catastrophe Expense \$25,000 per policy period
- Subpoena Coverage \$10,000 per policy period
- 1st Party Personal Data Breach (cyber) \$25,000 per policy period
- 3rd Party Personal Data Breach (cyber) \$1,000,000 sublimit
- Deductible reduction up to \$12,500 per claim for risk management activities

Contact your dedicated state administrator to learn more today!

BICYCLES VS. PEDESTRIANS AND THE OUTDOORS

In an accident involving a bicycle and a car there is a distinct size difference and no matter who is at fault you know which one almost always comes out on top. Not as much difference between a bicycle and pedestrian. Many cities have bicycle lanes alongside car and pedestrian lanes, but there are still places where those paths cross and not all bicyclists stay in them. The results can be severe, even career ending for the rider or pedestrian. Bicyclists are in the middle whether they were killed or killed a pedestrian. If a car hits a bicyclist it will be covered under the auto insurance, but if a bicyclist hits a car, another bicycle, or a pedestrian it's different.

That is where **Bicycle Insurance** comes in. With bicycle prices ranging from a few hundred to over \$30,000 it makes sense

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to protect your clients for a stolen bicycle and liability, but that's where most HO policies stop. **Bicycle Insurance** covers so much more than liability, including *Vehicle Contact Protection* similar to UM/UIM.

Of course one way to avoid being hit by a car or bicycle is to go deep into the great outdoors. There you can travel by two feet or four hooves without the noise, traffic, and heavy pollution. Big "I" members can access **Market Outdoors** program of *Outfitters & Guides, Rod & Gun Clubs and Hunting & Fishing Lodges*.

Both of these programs are available in all states except Alaska and Hawaii. To further explore how your agency can take advantage of these markets, visit www.bigimarkets.com today!

WEBINARS

The ISO CGL Property Damage Exclusions

May 6, 2015; 1:00 to 4:00 p.m. Eastern Time
\$79 - [Click here to register](#)

The purpose of this webinar is to provide information about a very important element of coverage critical to building service providers, contractors, insurance agents, claims adjusters and subrogation units.

At the conclusion, participants should be able to: understand the primary purposes of CGL PD coverage and exclusions; understand the grant of coverage found in the language of these exclusions; understand the distinctions between ongoing vs. completed operations within the context of the exclusionary language; understand the historical significance and current application of "broad form property damage" and better serve insurance purchasers, particularly in the service and construction industries. 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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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.

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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!

1. The song *June Bride* is from what 1954 musical?
2. Does the *Market Outdoors - Rod & Gun Clubs* allow for member lodging?
3. Swiss Re was originally founded in what year?

TIE BREAKER

New York's first car accident was actually between a "horseless wagon" and a bicycle. It occurred on what date?

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. The Checklist Manifesto
 2. Habitational - Apartment Program
 3. Property Manager Coverage Checklist
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BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in New Jersey on a commercial lessors risk sale of **\$27,256** in premium!