

TWO FOR TUESDAY from Big "I" Markets

ACE OFFERS BOATING SAFETY TIPS, GETTING STARTED WITH FLOOD & RIDING THE AIRLINE PRICE ROLLER COASTER

ACE RECREATIONAL MARINE INSURANCE: BOATING SAFETY TIPS

According to the U.S. Coast Guard, there are close to 12 million registered recreational boats in the United States. With so many boaters enjoying the waterways, it is no surprise that more than 4,000 boating accidents, involving more than 5,300 vessels, were reported in 2014¹, with far more that go unreported. Property damage reported in 2014 totaled approximately \$39 million. Although these statistics represent little change from 2013, the fatality rate showed an increase of close to 9%.

Though the statistics are alarming, the risk of injuries and accidents can be minimized. ACE Recreational Marine Insurance® is pleased to offer a top ten list of tips to help recreational boaters stay safe and reduce the number of preventable accidents that occur each year. There's no mystery to boating safety. Understanding and obeying navigational rules and safety procedures has proven to save lives while reducing injuries and property damage. Having the proper boat and yacht insurance in place will help make boating more stress-free and enjoyable as well. Read on to learn more about ACE Recreational **Marine Insurance**® and its industry-leading protection for boats and yachts.

ACE Recreational Marine has been a leading provider of boat and yacht insurance for decades, offering comprehensive policies for both private pleasure and select charter usage. The Yachtsman®/Boatsman® Policy provides all-risk protection for a wide range of pleasure boats and yachts, including select occasional charter opportunities, along with many unique benefits and features. 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 and limited availability for permanently moored Florida risks: Florida eligibility is only available for preferred vessels over \$1 million in value with a permanent, full time captain employed
- 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 (less than 27') - Yachtsman®/Boatsman® Policy

- Length: no minimum - maximum under 27'
- 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

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 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

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- 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 under 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
- 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 and choose any of these products from the personal products menu to review full coverage details or to submit a quote.

(1) <http://www.uscgboating.org>

SPECIAL FEATURE:

Getting Started with Big "I" Flood

When it comes to your flood carrier, it's a bright idea to choose Selective. Selective makes writing flood insurance easy through quality customer service and superior technology. Together, Big "I" Flood and Selective deliver members an unparalleled flood program. But how do you get started with Big "I" Flood? Just point, click, and roll!

Point

Point your browser to www.iiaba.net/Flood.

Click

Click the "sign-up" tab to send an email to Selective's Flood Sales department to initiate the appointment process.

Roll

Roll over your current WYO flood book. By placing your business through the Big "I" Flood program you're helping support government affairs advocacy efforts to reform the NFIP.

Learn more about our program and connect with your Selective Territory Manager at www.iiaba.net/Flood.

ROLLER COASTER AIRLINE PRICES

As the summer wanes, so do airfares. For airlines their summer ends around August 15th as vacationers begin preparing for the school year, which actually began yesterday in many school districts around the country. For those domestic travelers

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who want to take advantage of those rates now is the perfect time. The temperature is still hot but not stifling and the crowds at popular tourist areas and amusement parks will likely be smaller, which means shorter lines for roller coasters and other attractions.

Travel writers suggest flying off-peak, but then again, so does common sense. Another tip travel writers offer that too few people are aware of is travel insurance. (Know before you go.) Travel Insured International offers tips through their travel blog to help sell your client on the need for **Travel Insurance** through Big "I" Markets:

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 travel over to www.bigimarkets.com.

WEBINARS

"Beyond the Basics: Emerging Personal Lines Issues"

August 26, 2015

1:00 to 4:00 p.m. Eastern Time

\$79 - [Click here to register](#)

This VU webinar examines a number of critical policy form changes that agents must know and communicate to the consuming public. The first hour focuses on ISO's planned new Personal Auto Program and a major change in their homeowners program. The second hour examines emerging issues, including car and home sharing, hydraulic fracking, and often misunderstood exposures and coverage gaps in ISO's homeowners program involving vehicles of various types. The third hour is devoted to two major auto exposures - family member vehicles and rental cars - and to insuring vacation risks such as motor homes, cruise ships, and overseas travel. Approved for CE in MD, MI, MT, NC, ND, NY, OH, OK, WA with AR, LA and NJ pending. See registration page for details.

Also planned is Certificates of Insurance - 2015 Edition. 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
- Real Estate E&O
- RLI Personal Umbrella
- "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. EDT we'll show you how to navigate the Big "I" Markets platform, including how to submit a quote! A recording of this webinar can be found under "Publications" after logging into Big "I" Markets.

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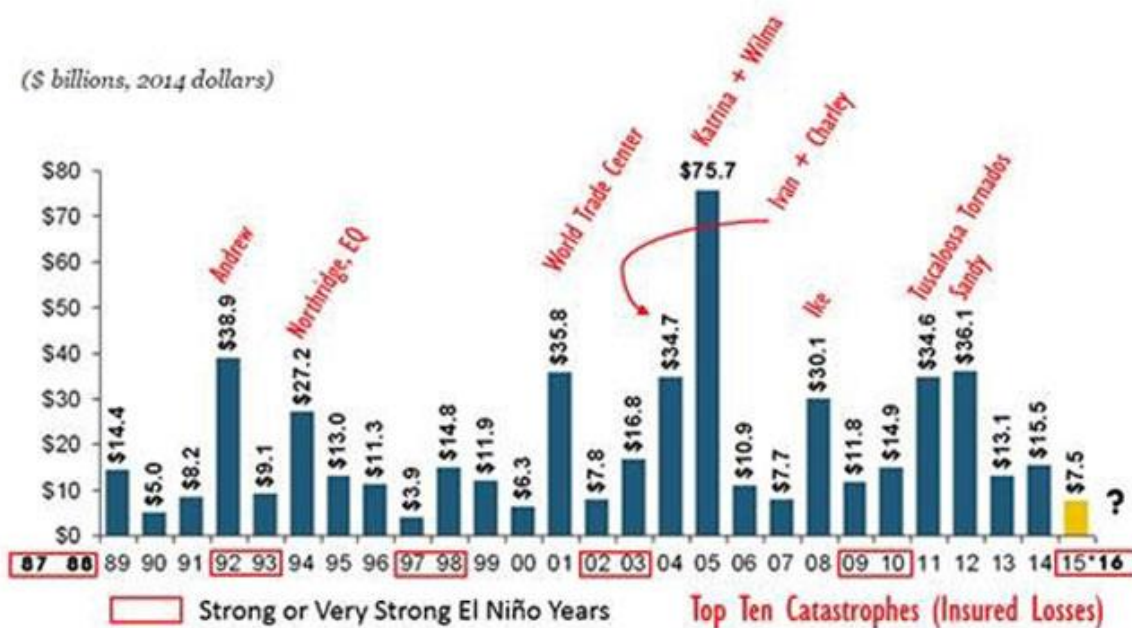
- Thursday, August 20 @ 2 p.m. EDT
- Thursday, August 27 @ 2 p.m. EDT

STUDENT OF THE INDUSTRY PARTING SHOT

El Niño and Insured Catastrophes in USA

By Paul Buse, *President of Big I Advantage®*

Last week it was widely reported in the news that the coming El Niño could be a record. As students of the industry we ask, "what does that mean for weather in the U.S. again?" Or, more specifically, what might it mean for the insurance industry? Munich Re tells us generally what you'll find (LINK: Go to Page 17). The big ones for insurance are that 2015-2016 should see fewer hurricanes in east, heavy rains/mudslides in California but also reduced winter tornado outbreaks over south-central U.S. with some tornados shifting south to Florida...so, some positives and negatives. But, as students, also know correlation is not necessarily causation. That is, while the sidewalk may be wet do not conclude it rained (it could have been a lawn sprinkler). With that caution, it is thought-provoking to chart the data from the Insurance Information Institute on insured catastrophes with data on strong El Niño years.



* Sources: Insurance Information Institute and National Oceanic and Atmospheric Administration

[Click for larger version](#)

Source: Insurance Information Institute and National Oceanic and Atmospheric Administration

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. Certificates of Insurance - 2015 Edition
2. Travelers WC Price Reduction chart for 37 states
3. Tennessee Healthclub sued over Legionnaires Disease

BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Colorado on a Business Pac sale of **\$3,888** in premium.