

# TWO FOR TUESDAY from Big "I" Markets

## VETERINARIAN LIABILITY, CALIPER CEO MEMOIR, & FLOODING FAR FROM THE SHORELINE

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### VETERINARIAN PROFESSIONAL LIABILITY

For most people our pets are family so when they need to go to the veterinarian for more than just a vaccination update it can be nervewracking. We trust they will do everything they can to get our pet well but even the most well-intentioned vet can make mistakes. If the animal requires surgery or other treatments (especially ongoing) due to negligence or error then those costs may fall on the vet and can easily run into thousands of dollars. In many states if the pet dies the claim can only be the replacement cost of the animal although some states now allow for mental distress and loss of companionship as such claims continue to be filed. Some animals receive specialized training which can be included in the replacement cost and may run in the tens of thousands. Another potential area of liability is injury to humans by animals under their care. There are also legal cost, even if it's small claims court.

Travelers offers a *Veterinarian's Professional Liability* coverage as one of the Popular Options under its Office Pac - Travelers Select BOP product.

Other options are also available, such as:

- Accountants endorsement
- Lawyers endorsement
- Medical and dental office endorsement
- Eating establishment endorsement
- Spoilage coverage
- Bailee's customers goods coverage

Office Pac is available to Big "I" Markets member agents in all states except AK, FL, HI, LA, RI & TX.

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### SPECIAL FEATURE:

#### ***Caliper CEO Releases Memoir***

Big "I" members know our long-term partner Caliper as the place to go for personality testing and human resources consulting. But they may not know the intriguing story of the man who started it all. Caliper CEO Herb Greenberg's moving life story is being released this month as a book by McGraw-Hill.

Herb lost his eye sight at the age of ten, and despite prejudice against those with disabilities, he received his Ph.D. from New York University and went on to found Caliper over 50 years ago. Always a man ahead of his time, Herb was an early champion of women in the workforce, civil rights and job matching.

*What You Aren't Seeing* is a catalyst for understanding the inner strength and leadership potential in all of us. Herb has not only overcome incredible challenges with amazing positivity and drive, he's also been able to help countless others create their own definitions of success. *What You Aren't Seeing* combines his story with insights into the psychology of leaders and guidance on uncovering and developing true leadership potential.

*What You Aren't Seeing* is now available on Amazon and in bookstores nationwide.

Learn more about our partnership with Caliper at [www.iiaba.net/Caliper](http://www.iiaba.net/Caliper).

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### HURRICANES CAN FLOOD FAR FROM THE SHORELINE

*Excerpt from a 5/19/15 Selective® article.*

Hurricane season beckons with the official start on June 1, and if you live on the coast, weather experts have some words of advice for you: Get ready.

Every year, forecasters at Colorado State University offer their prediction for how many hurricanes will affect the U.S. coastline, and over the next six months, they believe seven will be the final tally.

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Hurricanes derive their strength from ocean temperatures, so it's typically coastal residents that bear the brunt of storm-related damage. But even those who live well inland need to be mindful that they too can be affected by Mother Nature's wrath, especially when it comes to flooding.

## **1 in 5 flood claims come from low-risk areas**

History has proven this to be the case. Between 1970 and 1999, inland flooding has been responsible for more than 50% of all deaths related to tropical storms and hurricanes, according to the Federal Emergency Management Agency. In fact, close to 20% of all flood claims derive from moderate- to low-risk areas... [Full article here]

## **Every state has seen flooding in last five years**

The topography of the Earth is such that you don't necessarily have to live near a body of water to be in a high-risk flood zone... [Full article here]

If you don't already have flood insurance, now's the time to get a policy. There's a 30-day waiting period for coverage to go into effect, so the sooner you secure a policy the better.

Selective flood is the only insurer that directly supports your national and state independent insurance agency association flood advocacy efforts on behalf of our national Big "I" members in congress and with NFIP. Please consider supporting your association by placing at least some of your flood business with the Big "I" Flood program and Selective.

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## **WEBINARS**

### **Back by Popular Demand: 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 Advantage Marketing Director Ginny Pierson. Topics in the fast-paced 1 hour presentation include: Reasons to Sell Flood Insurance - Reasons Consumers Should Buy - Misconceptions by Agents & Consumers - Talking Points & Myth Busters - The Flood Risk - Flood Resources - Facts & Statistics.

Free - Sign up for the 2:00 EDT Tuesday, July 7th webinar [here](#):

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### **"Data Breach, The New Wild West? Cyber Risk Exposures and Insurance"**

July 15, 2015; 1:00 - 4:00 p.m. Eastern Time

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

In 2014 the number of data breaches was widely publicized including online fraud, identity theft and business data breaches. Criminal hackers are no longer 'thrill seekers', but professional computer experts and criminals mostly located outside of the United States. Very few insurance producers have knowledge of the problems and possible solutions and this can leave them unable to discuss what steps (including risk management and insurance coverages) need to be pursued. This webinar will explain first and third party exposures to various cyber risks, the lack of insurance coverages in current CGL and property policies and the emerging markets for this coverage.

Other upcoming VU webinars include Beyond the Basics: Emerging Issues Personal Lines Issues and Certificates of Insurance - 2015 Edition. VU webinar questions can be sent to [bestpractices@iiaba.net](mailto: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

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- 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. 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.

- Thursday, June 25 @ 2 p.m. EDT
- Thursday, July 2 @ 2 p.m. EDT

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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. According to the Selective flood article referenced above how much was the average flood claim from 2008-2012?
2. What breed of dog originated in Germany by a tax collector who needed a guard dog for protection?
3. The Government Printing Office was established this day (June 23) in 1860; what other U.S. institution (still on the job) was created on the very same day?

## TIE BREAKER

The dog days of summer have nothing to do with dogs. From where does the term originate?

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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. Fireman's Fund Conversion Update: Upcoming California Offers & Other Important Information
2. Certificates of Insurance - 2015 Edition
3. Beyond the Basics: Emerging Issues Personal Lines Issues Webinar (Being held 8/16/2015)

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## BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Texas on a performance bond sale of **\$32,215** in premium.