

TWO FOR TUESDAY from Big "I" Markets

A NEW TWIST-ER FROM AIG, DOCUSIGN FAQS, & COHABITATING HOMEOWNERS COVERAGE

A NEW TWIST-ER FROM AIG

Imagine a mile-wide tornado spinning over 260 miles per hour, disguised as a rolling fog, before early warning systems were in place. In its path are over two dozen oblivious towns and small villages spread over three states. Some of those towns will be completely flattened. Railroad tracks will be pulled up, a multi-ton coal tipple will be rolled, sheets of iron will be carried 50 miles away and nine schools will be torn apart. In just under four hours nearly 700 people will be killed and over 2,000 injured. Several of the towns and villages will never be rebuilt. This was the Tri-State Tornado of 1925, the most devastating in U.S. history.

Fortunately most tornadoes are not of the EF5 or even EF4 type (less than 1%) with 80% being EF0-1, but even a small one can do a lot of damage if it hits a populated area. Systems for predicting tornadoes (at least in the U.S.) date back to the 1880s. Tragically, fear of depressing economic activity if areas were perceived as tornado-prone caused the U.S. Signal Service and later the U.S. Weather Bureau to use the less specific "severe local storms" instead. This practice continued into the 1950s. Even with modern radar the warning time of an actual tornado on the ground averages only 15 minutes, giving people in its path little time to get to safety. Knowing how to spot a tornado can save lives. To make it easier to spread the word AIG has prepared this weathering the storm tip sheet for your clients.

AIG's Private Client Group homeowner coverage is available to registered members in all states.

Policy Features:

- Guaranteed replacement cost - Included
- Back-up of sewers and drains - Included; up to dwelling value
- Business property - Up to \$25,000
- Deductible options - Up to \$100,000 available
- Primary flood - Available
- Equipment breakdown - Available
- Identity fraud restoration expenses, ATM robbery, and financial fraud, embezzlement or forgery - Available
- Traumatic threat or event recovery - Available
- Green rebuilding expenses - Available
- Waiver of deductible on losses over \$50,000 - Available
- Replacement cost cash out option - Included
- Lock replacement - Included; no deductible
- Food spoilage - Included
- Loss prevention devices following a claim - Included; up to \$2,500 available

The **Affluent Homeowner** program can be found at www.bigimarkets.com.

SPECIAL FEATURE:

DocuSign FAQs

Are you already using DocuSign? Great! DocuSign has developed a list of FAQs for you to share with your clients. Read on and feel free to share these to help explain why your agency is using esignature.

I've just received an electronic document to sign. Why don't you just send a print out?

Sending out our contract documents electronically means that we can spend less time on making sure your paperwork is up to scratch, a more time on delivering our services to your business. No more printing, faxing, scanning, or posting, our customer transactions are now all digital. You will get a faster, easier contract process, which will be fully compliant and allow you complete visibility and control at all stages of the process.

What is an eSignature?

An eSignature, or electronic signature, is an electronic indication of intent to agree to or approve the contents of a document. There are multiple options for creating this electronic signature - you can use your mouse, upload a scanned image of your

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signature, or type in your name and select a signature style to drop in.

What is DocuSign?

DocuSign is an eSignature solution. It allows us to deliver your paperwork digitally, prompt you for an eSignature and then record all of the relevant transaction against your customer record. We have chosen DocuSign because it's a market leading solution and it has a great integration with Salesforce.com.

Click here to read the full post from the DocuSign blog. Learn more about your Big "I" discount on Docusign at docusign.com/IIBABA. And check out the webinar section below for some upcoming opportunities to learn more!

COHABITATING HOMEOWNERS COVERAGE

"Cohabitating" couples are commonplace today. Indeed, two-thirds of couples "cohabit" for an average of 31 months before marriage.¹ But these unmarried partners may be surprised to find their 'significant other' shortchanged under traditional homeowners insurance, which typically extends coverage only to 'relatives' residing at the insured home or condo.

An endorsement to LexElite® Homeowners Insurance, Significant Other Coverage cost-effectively closes this coverage gap, extending critical protection to the romantic partner of the named insured.

Coverage Highlights

Significant Other Coverage revises the homeowners policy's definition of "insured" to expressly include an additional resident of the household who is not the named insured's relative, but is their significant other (i.e., romantic partner). And it extends peace of mind and protection to the significant other, providing:

- Worldwide third-party liability coverage for the significant other.
- Personal property protection for the significant other's personal possessions (while also increasing personal property limits 5 percent).

A leader in homeowners insurance protection, Lexington is always discovering new ways to keep policyholders well protected - and to keep pace with the exposures of modern life and modern families.

Significant Other Coverage is the newest in our series of enhancements to the LexElite Homeowners policy. Other available endorsements include: LexShare® HOME Rental Coverage, Mandatory Evacuation Response Coverage, Lex CyberSafety® Coverage, Pet Critical Injury Coverage, Upgrade to Green® Residential, and LexElite Eco-Homeowner® Insurance. All coverages come with industry-leading LexElite claims services.

Download this article on a flyer. Visit www.bigimarkets.com for information on all the **Non-standard HO** markets available - **Homeowners & Rental Dwelling, Condominium, Renters, and Vacant Dwelling**.

¹ <https://contemporaryfamilies.org/cohabitation-divorce-brief-report/>

Lexington Insurance Company, an AIG company, is the leading U.S.-based surplus lines insurer. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit www.aig.com. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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WEBINARS

Big "I" Virtual University Webinars

Don't miss the following education opportunities provided from the Big "I" Virtual University experts that focus on topics agents need to know to make a smart start in 2016. For more information, contact national staff.

- **April 20. "Pollution... You're Not Properly Insuring It! - Unbelievable Fun With Pollution Exclusions"**
Presenter is David Dybdahl, CPCU, ARM, MBA, American Risk Management Resources Network, LLC

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www.armr.net. This webinar identifies why "pollution" exposures go far beyond what you might think of in terms of hazardous materials, with the most common pollutants being fungus/mold/bacteria. An overview of standard CGL and commercial property exclusions is provided then explores an in-depth review of frequently overlooked F/M/B exposures and real-life case studies. Attend and learn the importance of recognizing the exposures and choosing the appropriate environmental insurance product. Click here to learn more and to register.

- **May 2. "First Monday LIVE!"** is a free monthly webcast hosted by the VU's own Bill Wilson and guests on the first Monday of the month to discuss the wide world of insurance from seemingly non-insurance topics. Each 30-minute webisode covers "what's going on" (drones, car sharing, concealed weapon laws, legalized marijuana, legislative issues) and the implications. May topics are pending as information is seen in the news. Click here to learn more and register and here to access the recordings.
- **May 11. "The Dumb Things We Do"** " We all can make mistakes in our understanding, advice and actions when it comes to insuring the public. These coverage and procedural mistakes become problematic when they adversely impact consumers and businesses, leading to inadequately covered losses and all too often, litigation. This program taps into a file accumulated by Bill Wilson and David Thompson over the past decade of over 500 real-life incidents that imperiled the financial condition of consumers and businesses. Click here to learn more and to register.

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DocuSign for Big "I" Members: Keeping Business Digital with eSignatures

Join us to learn more about DocuSign for your agency. We'll show you how you can use DocuSign for everything from new policy applications to coverage election forms. We'll cover the basics, including how to take advantage of your exclusive Big "I" member price discount, and leave plenty of time for you to ask us questions:

- Legality and security: We'll show you how DocuSign is a best practice in keeping you and your clients safe
- Ease and convenience: See what your clients will see when you send documents through DocuSign, and learn just how easy it is to sign
- Sending, templates and account management: We'll get you up to speed on setting up your account, short cuts with document templates, and account management 101

We'll see you there!

Click the date to learn more and to register:

- May 12, 1:00 pm EDT
- May 26, 1:00 pm EDT

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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

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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, April 21 @ 2 p.m. EDT
 - Thursday, April 28 @ 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 or choose a \$5 gift card (Starbucks, Dunkin' Donuts, Baskin-Robbins, or Krispy Kreme).

Don't forget to answer the Tie Breaker!

1. The Tri-State tornado is the third worst recorded. Where & when was the most devastating tornado in the world?
2. On this date (April 19th) in 1960, what was added to Major League baseball uniforms?
3. Significant Other Coverage is the latest enhancement to the LexElite HO policy. Name two of the others.

TIE BREAKER

Dorothy Gale was famously swept up in a fictional Kansas hurricane and used her slippers to get home. What color were the slippers in Baum's original story?

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. "Agency E&O Considerations When Using Social Media" article
 2. Bizarre Christmas Claims
 3. Big "I" Markets upcoming new look
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BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Washington on a habitational condominium sale of **\$15,686** in premium.