

TWO FOR TUESDAY from Big "I" Markets

CUT THE GORDIAN BANK KNOT, DIGITAL BUSINESS WITH ESIGNATURES, & REAL ESTATE E&O

CUT THE GORDIAN BANK KNOT

The legend of the Gordian Knot is that the one who unraveled it would rule Asia. Needing a sign that his dreams of conquest were possible Alexander the Great enter the town of Gordium with an eye on unraveling the knot. After becoming frustrated he drew his sword and simply sliced the knot open. He then went on to conquer most of the known world so maybe there was something to that prophesy. Today the phrase "cut the Gordian knot" means to find a simple, yet bold solution to a complex problem.

Don't let the complicated knot of obtaining **Community Bank** coverage make you nervous. Let the Travelers underwriters be your sword and slice through the process of getting a quote.

Travelers understands that few agents have extensive knowledge about banks that they have accumulated so they will walk with you through the entire operation, explaining the process and details of coverages. They will even go with you to pitch the coverage to the client. You don't have to fear offering **Community Bank** coverage. You are not alone because Travelers is there to guide you every step of the way.

Community Banks need coverages that can keep up with diverse and changing responsibilities and Travelers® has been serving banks since 1890.

Critical Policy Features:

- Directors and officers liability, with excess directors and officers individual coverage
- Crime
- 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

A specimen policy is located in "Product Resources" on www.bigmarkets.com.

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

To find your local community bank, visit ICBA's community bank locator at www.icba.org/locate. Simply type in your zip code and the app will show you all the community banks in your area.

SPECIAL FEATURE:

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

TWO FOR TUESDAY from Big "I" Markets

We'll see you there!

Click the date to learn more and to register:

- February 25, 1:00 pm EST
 - March 10, 1:00 pm EST
 - March 31, 1:00 pm EDT
 - April 14, 1:00 pm EDT
 - May 12, 1:00 pm EDT
 - May 26, 1:00 pm EDT
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Real Estate E&O

A comprehensive risk management strategy for real estate agents and brokers includes prevention (risk reduction techniques), early detection (immediate reporting of claims and even potential claims) and treatment (E&O insurance). Common sense risk reduction techniques can lower the chances of a claim happening in the first place. If a claim does occur, treatment comes in the form of immediate reporting and a solid Errors and Omissions policy backed by experienced claims handling; because claims happen, sometimes even to good people who have tried to do everything right.

While this case might be good for a chuckle, the agent still had to take time to prepare, his insurance company probably had to provide an attorney and it wasted the time of the court.

Travelers **Real Estate Agents / Property Manager E&O** provides professional liability protection for claims or suits resulting from real estate agent or broker professional services.

Policy Features:

- Bodily Injury and Property Damage resulting from a covered professional service(s).
- Disciplinary proceeding defense expenses reimbursement up to \$25,000.
- Increased liability limits available for those who qualify.
- Defense expenses related to covered claims in addition to the limits of coverage.
- Deductible applies to defense expenses, unless endorsed or not allowed by state.
- Option to provide prior acts coverage without a retroactive date limitation, for those who qualify.
- Many extended reporting period options, including an unlimited time period endorsement option.
- No exclusion for fair-housing discrimination committed in real estate professional services as a real estate agent or broker.
- No exclusion for losses resulting from a real estate agent or broker failing to advise a buyer or seller that pollution, fungi and bacteria exists on a property.
- No sub-limits for certain types of claims.
- Coverage for employees and independent contractors of the insured automatically included as protected persons for claims resulting from professional services they perform for the named insured.

Travelers created these flyers and checklists to help you sell coverage to your clients.

- Top 5 Reasons for Needing Coverage
- Professional Liability Coverage Highlights
- Real Estate Agents Coverage Checklist
- Property Manager Coverage Checklist
- Claim Services Guide

Coverage is available in all states with the exception of CA, HI, and LA and is written on admitted paper. Log in to Big "I" Markets at www.bigimarkets.com and click on "Real Estate Agents and Property Manager E&O" to learn more or to request a quote.

WEBINARS

TWO FOR TUESDAY from Big "I" Markets

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.

- **March 7. "First Monday LIVE!"** 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. Each 30-minute webisode will cover "what's going on" (drones, car sharing, concealed weapon laws, legalized marijuana, legislative issues) and the implications along with hot topics, your feedback and more. The March session covers "The Worst Insurance Policy in the History of Insurance.". Click here to learn more and register.
- **March 23. "Horrible Commercial Lines Policy Forms and Endorsements to Avoid or Be Wary Of"** This program examines dozens of commercial lines policy forms and endorsements that business entities should avoid in their insurance programs if at all possible. Discussion topics range from why be concerned to who's to blame, to Non-ISO and ISO Policy Forms and Endorsements and what to do, along with time for questions and answers. Click here to learn more and register.
- **April 20. "Pollution... You're Not Properly Insuring It! - *Unbelievable Fun With Pollution Exclusions*"** 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.

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DocuSign for Big I Members: Keeping Business Digital with eSignatures

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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)

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- 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.

- Thursday, February 25 @ 2 p.m. EDT
- Thursday, March 3 @ 2 p.m. EDT

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. Can the value of a home drop so much that it has to be virtually given away in order to find a new owner?
2. Norville Rogers is the real name of what cartoon character?
3. The U.S. Secret Service was originally created for what purpose?

TIE BREAKER

The United States acquired control of what on this date (February 23rd) in 1904.

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. High-end closets
 2. Most expensive dress ever made
 3. Bizarre Christmas Claims
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BIG "I" MARKETS SALE OF THE WEEK

Congrats to our agent in Tennessee on a commercial recreational vehicle sale of **\$4,788** in premium.