SMALL COMMERCIAL SPOTLIGHT – CAN, LEGIONNAIRES’ OF THE RICH AND FAMOUS, & HIGH NET-WORTH CLIENTS NEED EXPERT COVERAGE

Small Commercial Spotlight - CNA

Big "I" Markets recently announced our Small Commercial Markets expansion which included the addition of CNA and RLI/CBIC Mainstreet to our existing Travelers Select products.

Today we'll take a closer look at what partner CNA brings to the table.

Continental Assurance Company of North America was founded in 1897 and later acquired National Fire and then American Casualty, taking the first letter of each to become CNA. CNA’s broad portfolio enables it to respond to a wide range of business risks while focusing on the specialized needs of your insureds in small business, manufacturing, technology, healthcare, professional services, technology, retail, real estate, wholesalers and manufacturing financial institutions.

Coverages:

- BOP
- Workers Compensation
- Commercial Automobile
- Umbrella
- Miscellaneous Professional Liability

Select Markets:
(A complete list can be found here.)

Healthcare

- Medical Weight Loss Clinics
- Nurse Practitioners
- Outpatient Rehabilitation Centers
- Outpatient Substance Abuse Centers
- Sleep Centers
- Smoking Clinics
- Student Health Centers

Financial Institutions

- Asset Managers
- Commodity Brokers
- Mutual Fund Managers
- Mortgage Brokers

Professional Services

- Architectural
- Consulting Services
- Draftsmen
- Engineers/Architects
- Medical Billing Services
- Photographers and Studios
- Surveyors
Business Services

- Associations, Not for Profit
- Authors and Playwrights
- Charitable Foundations
- Advertising Services
- Museums and Art Galleries
- Recording Studios

Technology

- Communications Services
- Management Providers
- Computer Consultants
- Computer Facilities
- Management Services
- Internet Access Providers
- Pre-Packaged Software
- Development and Design
- Web Site Design and Development Services

Retail

- Camera and Photographic
- Equipment Stores
- Florists
- Medical, Hospital AND Surgical Supply Stores
- Painting and Picture/Frame Stores


**SPECIAL FEATURE - Legionnaires' of the Rich and Famous**

After a party at the Playboy Mansion associated with a conference in Los Angeles, more than 150 people reported flu-like symptoms, some cases of which could be Legionnaires' disease or a milder form of the disease, Potomac Fever. Both conditions are caused by bacteria, and both cause significant insurance issues. Commonly added to all manner of insurance policies today are fungus/mold/bacteria exclusionary endorsements. Depending on the extent of injuries (Legionnaires' can be fatal), the insurance coverage in place and what caused the infection to spread, millions of dollars could be at stake. Most of these losses will be uninsured because of the exclusions for these contaminates.

In 1976 at an American Legion convention in Philadelphia, hundreds of people became sick and more than 30 people died from a previously-unknown bacterium, Legionellosis. This event became the namesake for Legionnaires' disease. The outcome from infection can range from death to bacterial pneumonia to a mere flu-like experience. So far, of those infected in Los Angeles, no fatalities have been reported and symptoms appear to be those associated with a milder infection-the less virulent version of "Legion Fever," known as Potomac Fever.


**High Net-Worth Clients Need Expert Coverage**

Home prices in the US are expected to return to nearly the record level of the 2007 by [August of 2017](http://www.independentagent.com/SiteAssets/TFT/2016/Oct25/Printable25Oct2016.pdf). In Boston, for example, the median home value is just [under $500,000](http://www.independentagent.com/SiteAssets/TFT/2016/Oct25/Printable25Oct2016.pdf) which means nearly half the houses in Boston might qualify for the Big "I" Markets [Affluent Program](http://www.independentagent.com/SiteAssets/TFT/2016/Oct25/Printable25Oct2016.pdf). It also means a lot of those homes are worth quite a lot more. High-value homeowners also tend to also possess expensive cars, jewelry and other luxury items such as boats and vacation homes.

Having access to top carriers that specialize in serving affluent clients sets you apart from the competition. Big "I" Markets connects you to two of the best in the business when it comes to high-value clients.
AIG Private Client Group was created to meet the needs of successful customers. But because success comes in many ways to many different people, no two customers will be the same. One might have great wealth and specialized needs—the need to cover art collections or a variety of properties, cars, and boats, for example—while another might have been steadily building wealth, focused on family and career, and is now suddenly awakening to just how much he or she has at risk. AIG PCG aims to meet the needs of these diverse populations with a promise that defines the AIG difference: Insurance that keeps up with your success.

Check out AIG's latest webinar with an overview of their Private Client Group by logging into www.bigmarkets.com and clicking on "Publications."

Chubb Personal Risk Services is the premier insurer of high-net worth individuals in the U.S. With exceptional financial strength and over 30 years of experience specializing in the affluent market, Chubb offers products and services designed to help protect the highly valued assets and peace of mind of affluent customers. Chubb offers an array of products ranging from auto to homeowners, valuable articles, liability and yacht insurance. Chubb’s mission is to continually evolve and expand the Masterpiece® suite-long considered the gold standard of affluent personal insurance—to provide new offerings. Check out Chubb's new and upcoming offerings.

**Risks Eligible for Coverage:**

- Protected (within 5 miles of a fire station and 1,000 ft. of hydrant) homes of $500,000 of coverage A value or more.
- Jewelry, fine art, collections, as part of a package account.
- High symbol, high performance vehicles with acceptable driving records as part of a package account.
- Yachts of $100,000 in value or more
- Condo or Renters with at least $75,000 in contents ($150,000 for Florida)
- Collector car accounts, will be considered monoline

**Ineligible Risks:** (Not limited to the following)

- Unprotected homes (over 5 miles to a fire station and no fire hydrants within 1000 feet)
- Homes built prior to 2000 with EFIS on or about the property (visit Product Resources for information on EFIS)
- Unsupported secondary residences
- Homes under construction or renovation Homes with loss frequency, prior multiple water losses or 'open' status claims
- Homes valued over $1 million that are not equipped with a central station alarm system
- Monoline high performance vehicles

These high-net worth program are available to registered Big "I" Markets agents nationwide. Visit Big "I" Markets and click on **Affluent Program-New Business** to learn more!

**WEBINARS**

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".

- TravPay
- Commercial Lessor's Risk
- Affluent Homeowners
- Travel Insurance
- Community Banks
- Real Estate E&O
- RLI Personal Umbrella
- "Oh, by the way...Flood Sale"
- Habitacional
- 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, October 27 @ 2 p.m. EDT**
- **Thursday, November 3 @ 2 p.m. EDT**

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**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.

- **October 27 - 1:00 - 3:00pm EDT. "NFIP: Change, Chaos and Confusion"** In this two-hour session, David Thompson of the Florida Association of Insurance Agents teams up with Chris Heidrick of Heidrick and Company in Sanibel Island, Florida to bring you up to speed on where we were and (as best as anyone knows) where the NFIP is going. Subjects such as subsidized rates, grandfathering, refunds, surcharges, lapses, and the ever-popular robust private flood insurance market will be discussed. Click here to learn more and register.

- **November 7 - 2:00 - 2:30pm EDT. "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" in the news and the implications. The November broadcast is in development as subject matter is explored. Click here to learn more and register and here to access the recordings.

- **November 16 - 1:00 - 3:00pm EDT. "Builders Risk".** Builders Risk insurance is meant to provide protection against the financial consequences of accidental losses which occur during the course of construction, renovation, or installations. This area of the insurance industry is largely misunderstood by many insurance professionals, including those that advise on the procurement of such insurance. This is further complicated by the fact that many insurers use differing proprietary coverage forms. Increase your knowledge in this two-hour webinar. Click here to learn more and register.

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**STUDENT OF THE INDUSTRY PARTING SHOT**

**Bacteria Lawyers Insurance?**

By Paul Buse, President of Big I Advantage®

Recently, my Google Alerts pinged me about a development with [Legionnaires’ disease](https://www.legionnairelawyer.com) in the news. The source of the legionella bacteria involved was not known. Typically sources are hospitals but they can also include cruise ships, hotels, health clubs and other places with water bathing facilities, fountains, pools, etc. Even windshield wiper dispensers on school buses have been found to spread the disease. I was also alerted to a lawyer that is seeking to represent those injured by legionella ([www.legionnairelawyer.com](http://www.legionnairelawyer.com)).

Legionella is a bacteria and many standard commercial general liability policies have this exclusion.
We have followed Legionnaires' disease for some time and the coverage (or lack thereof) in lawsuits arising from injured parties. Coverage issues seem in flux so your clients may really appreciate you bringing this to their attention. In particular, coverage for what is or is not deemed to be "intended for consumption" has been debated. Without getting into more than that, you should know that as a Big "I" Markets user if you come across a mold/bacteria concern, expert help and insurance coverage is available on Big "I" Markets. The experts at ARMR.Net are only a click or phone call away. Just visit Big "I" Markets and look for the product Pollution Contractors-Farms-USTs-Other in the commercial lines menu.

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. Chubb Recreational Marine - Going Into Layup Tip Sheet
2. EPLI - Things That Should Never Be Said
3. RLI Jewelry

BIG "I" MARKETS SALE OF THE WEEK
Congratulations to our agent in Arkansas on a commercial lessors risk sale of $8,776 in premium!