

INSURE ALL THE LAWYERS, OFFER LIFE INSURANCE WITH CRUMP, & HOME BUSINESSES COVERED UNDER HOMEOWNERS? PROBABLY NOT.

Insure All the Lawyers

"First thing we do, let's insure all the lawyers." - Big "I" Markets

With apologies to William Shakespeare and his famous quote about lawyers from *Henry V*, we wanted to get your attention!

Law firms need insurance, more so than a regular office might require. Big "I" Markets partner Travelers offers a **Lawyers Endorsement** for the Office Pac coverage that recognizes the increased exposures a law firm may have. This increases the limits of many coverages as well as adding others not normally available such as **Valuable Papers & Records - Clients Files** primary coverage.

The Lawyers Endorsement - designed specifically for lawyers - enhances more than 20 coverage features, including:

- Denial of Service Attack - Time Element - optional coverage enhancement available when Business Income and Extra Expense is covered.
 - Coverage for Business Income and Extra Expense due to the necessary suspension of electronic commerce computer operations due to a denial of service attack.
 - Up to a limit of \$10,000.
- Other Options Available:
 - Higher limits for most individual coverage extensions.
 - ERISA Welfare and Pension.
 - Building Owners Endorsement.
 - Water or Sewer Back up and Sump Overflow.
 - Hired and Non-owned Auto Liability.
- XTEND Endorsement® for liability coverage enhancement - It provides 15 extensions of coverage including:
 - Broadened Named Insured.
 - Blanket Additional Insured - Managers or Lessors of Premises or Leased Equipment.

Office Pac Coverages

Property Highlights

- Property Coverage
- Accounts Receivable
- Business Income and Extra Expense
- Included on an Actual Loss Sustained basis for up to 12 consecutive months.
- Business Personal Property Off Premises
- Crime Coverage
- Electronic Data Processing Equipment, Data and Media
- Equipment Breakdown
- Fine Arts
- Signs
- Valuable Papers and Records

General Liability Highlights

- General Liability Coverage Limits of \$1 million per occurrence / \$2 million aggregate are with an option for higher limits of \$2 million per occurrence / \$4 million aggregate available
- Advertising Injury and Personal Injury
- Medical Payments
- Damage to Premises Rented to You is included. Limit may be increased.

- Blanket Contractual for all insured contracts
- Host liquor liability
- Limited worldwide coverage
- Products/Completed Operations coverage is included. (May be excluded on Office Pac Plus.)
- Web XTEND® endorsement is automatically provided for most Office
- Coverage includes personal injury, advertising injury and worldwide Web site injury protection (some restrictions apply)

Travelers also offers competitive coverages and rates for workers compensation, automobile, and umbrella.

Travelers Select is now submitted under the product name **Small Commercial Standard Markets** on Big "I" Markets. ACORD Applications and three year loss runs will be required. Travelers is available in all states except AK, FL, HI, LA, RI & TX.

SPECIAL FEATURE

Offer Life Insurance with Crump

September is Life Insurance Awareness Month, an awareness campaign designed to make sure Americans are reminded of the need to include life insurance in their financial plans.

Did you know you can offer life to your members through Crump and Big "I" Markets?

Crump Life Insurance Services is brought to you by Crump Group. With the Big "I" and Crump you have access to Crump's relationships with multiple insurance carriers to provide you with a competitive advantage in the marketplace. With access to over two hundred insurance carriers, they closely partner with a subset of these carriers to offer a product suite with the depth necessary to meet almost any client need. With Crump you will have access to a full range of Life, Disability, Annuity and Critical Care products and a dedicated sales and case management team to assist you during the sale.

How to get considered:

- Go to Big "I" Markets and go to "Offline Products" and select "Crump." Click on "Request a Quote" to begin the electronic record. This starts the Crump Registration process (Please note you are not actually requesting a quote)
- Complete the information as requested on the Quote Request Wizard screen. ENTER YOUR AGENCY NAME & ADDRESS AS THE CLIENT, as you are actually the client in this case. Click Next.
- Continue through the Quote Request Wizard Screen. On Underwriting Information: Step 4, print the Producer agreement.
- On Confirmation: Step 5, click submit to confirm the quote request which will alert Crump of your interest.
- Complete the Producer Agreement downloaded in the quote request process. Fax the producer agreement, proof of E&O coverage and your life accident and health license(s) to 717-703-4821.

What Happens Next?

Crump will review your Producer Agreement and contact you if additional clarification or information is needed. Once you have provided everything they require, you will be contacted via email with your Crump agent ID and password. Crump will also obtain all information necessary for your appointment to the appropriate carrier.

Once you are in receipt of your log in information from Crump, you will be directed to complete an Anti-Money Laundering training program - which is available at no cost and online. Once you're set up, you will have access to all forms of individual life insurance, individual disability insurance, individual long-term care insurance and fixed annuities, as well as the planning expertise that accompany these product solutions.

Home Businesses Covered Under Homeowners? Probably Not.

A majority of home based business owners do not carry home based business insurance, and many wrongly assume their homeowners will cover them in the event of loss or damage. As a Big "I" member, you have access to RLI home business insurance, which features easy underwriting and a self-rating application. It's an easy decision to start offering home business insurance your clients and prospects.

Consider:

Do you have any music teachers in your client base? Are you providing adequate coverage for any private tutoring they provide? RLI Home Business can provide coverage for teachers and tutors assisting students with music or academic subjects. The class can also include professional teachers working as independent curriculum consultants and business coaches teaching skills like public speaking and written communication skills.

Does your local market include a college or university? Are any of your clients faculty members? Do those faculty members have commercial insurance coverage for their consulting practice? According to information published by the AAUM, unpaid public service consulting may be covered by the university, but paid engagements will generally not be covered. Expert witnesses, public speakers and those teaching general business skills may be eligible under the RLI Home Business policy.

Reach out to members of community from the top popular business classes:

- Residential Inspection Services
- Teacher/Tutors
- Photographers
- Accounting Services
- Bakers
- Computer Consultants
- Interior Decorating
- Jewelry (Costume)
- Art Gallery / Art Studio
- Crafts

All classes subject to further underwriting guidelines.

View full list of over 140 business classifications here.

Click here to access a flyer that you can customize and share with your clients about the benefits of the RLI home business program.

Visit www.iiaba.net/homebusiness to learn more about this product, and to contact your state administrator for a login or submission instructions.

WEBINARS

BIM Website Training Webinar

Big "I" Markets

Date: Thursday, September 14

Time: 2:00 - 2:30pm EDT

Cost: Free

Summary:

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.

Registration:

[CLICK HERE TO REGISTER](#)

Agency Risk Management Essentials: Emerging Exposures: Marijuana, Mold and More

E&O Risk Management

Date: Wednesday, September 13

Time: 2:00 - 3:00pm EDT

Cost: Free

Summary:

Join us to learn about a number of exposures facing insurance agents that have plaintiff attorneys licking their chops! The webinar will not only identify the exposures, but also give you the tools you need to reduce your agency's risk of Errors & Omissions (E&O) Claims. The discussion will feature a Member Insurance Agent, Virtual Risk Consultant Representative, Swiss Re Claims Specialist, as well as E&O Defense Counsel.

If you have any questions relating to the topic that you would like addressed during the discussion, please email Jim Hanley.

Learn more about risk management resources available to your agency at www.iiaba.net/EOHappens.

Registration:

[CLICK HERE TO REGISTER](#)

AIG - Affluent Coverages Overview

Big "I" Markets

Date: Wednesday, September 13

Time: 3:00 pm EDT

Cost: Free

Summary:

Please join Big "I" Markets and AIG Private Client Group Business Development Manager Lisa Gelles for a comprehensive webinar on Wednesday, September 13th. During the presentation, we will cover each of the four core lines of affluent business - homeowners, auto, umbrella and valuable items. We will also discuss tips on managing risks, claims, underwriting flexibility, premium credits, and coverage comparison.

Registration:

[CLICK HERE TO REGISTER](#)

TWO FOR TUESDAY TRIVIA

Be one of the first five with the correct answers and win a \$5 gift card (Starbucks, Dunkin' Donuts, Baskin Robbins, or Krispy Kreme).

Don't forget to answer the Tie Breaker!

1. The piano is considered part of which orchestral instrument family; Woodwind, Percussion, Brass or String?
2. This actor, born this date in 1931, has played a priest/reverend, king (more than one), fairy, hobbit, villainous animated chef, detective, android, Napoleon (thrice), the devil, and more than one high-ranking Nazi leader. Name him.
3. Under the Lawyers Endorsement from Travelers listed above, the Extended Business Income coverage increases to how many days?

TIE BREAKER

TB - Last week the Peabody Institute Library in Danvers, Massachusetts informed patrons that they may not use what to pay library fines?

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. Travelers Wrap+ - Employee Theft Interactive Scenarios
2. Selective Flood
3. Travelers Wrap+ - Fidelity & Crime

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Florida on an Eagle Express sale of **\$1,956** in premium!