

TRAVELERS NOW OFFERS COMMERCIAL DRONE COVERAGE, BIG "I" OFFERS AGENCY PROFESSIONAL LIABILITY FOR ALL SIZES, & ENTERTAINING SAFELY AT HOME

Travelers Now Offers Commercial Drone Coverage

A building inspector falls while inspecting a roof and is unable to continue inspections. In the past, this meant hiring a new worker while the inspector recovered. Now, an investment of a few hundred to a couple thousand dollars for a drone means that part of the job can be done from the safety of the ground.

A worker on a golf course suddenly needs a tool or part that is back in maintenance shed over a mile away. In the past, this meant trekking back for supplies. Now with a quick call to base, a drone can be loaded up and deliver what is needed. Eventually, autonomous drones will be able to bring it back alone. The worker can keep working instead of diverting back to base.

Drones have been used in agriculture, real estate and aerial photography for years but now commercial drone use is exploding since the FAA relaxed the requirements in 2016. Travelers is now offering drone coverage for **Small Commercial** and has created a FAQ sheet and a Question Guide to help you sell coverage to your clients.

Examples of Benefits & Industry Uses

Reduce time/cost to hire 3rd party to survey or collect images	Real Estate Agency - secure aerial image of property for marketing
Decrease need to put employees in dangerous circumstances	Claim Adjuster - inspect hail damage to roof of large, multi-story commercial building
View areas difficult to access	Advertising Agency - secure images for outdoor wilderness center/travel expedition for the business's advertising campaign
Survey/monitor project	Excavating Contractor - track progress of land grading and excavation

Travelers Select provides a complete range of coverage solutions and services for business, spanning the entire breadth of the small commercial marketplace. Products and services include all core commercial insurance lines, featuring the industry-leading **Master PacSM** and **Pac PlusSM** products, commercial auto, workers compensation, property, general liability and umbrella. They also offers a variety of specialty coverages, including boiler and machinery, inland marine, crime and electronic data processing.

Their goal is to keep their insurance solutions in sync with the changing needs of small businesses, with a particular focus on the following key economic segments:

- Apartments
- Buildings
- Businesses
- Condominiums
- Contractors (small trade)
- Garages
- Manufacturers
- Offices
- Religious Institutions
- Restaurants
- Stores
- Technology
- Wholesalers

Travelers Select is even more competitive and is submitted under the product name **Small Commercial** 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.

Our other Small Commercial carriers:

- **Chubb Small Commercial Insurance (SCI)** leverages superior underwriting expertise and world-renowned claims, account services, and financial strength to offer solutions for small businesses with up to \$10M in revenue. Chubb recognizes that not all coverages fit the needs of every business and that is why they have crafted a customizable suite of state-of-the-art insurance products to fit your client's specific needs. Available in all states except FL, LA, AK & HI.
- **CNA Small Business:** CNA Small Business currently offers a market for a broad variety of businesses, representing Healthcare, Financial Institutions, Professional Services, Business Services, Technology, Retail, Real Estate, Wholesalers and Manufacturing. BOP, Workers Compensation, Commercial Automobile, and Umbrella and Miscellaneous Professional Liability products are available. CNA is available in all states except AK & HI.

ACORD Applications and 3-year loss runs will be required.

If you have any questions about Travelers or the **Small Commercial** product, please contact Big "I" Markets Commercial Underwriter Tom Spires at tom.spires@iiaba.net or Claire McCormack at claire.mccormack@iiaba.net.

SPECIAL FEATURE

Big "I" Offers Agency Professional Liability for All Sizes

Your agency E&O coverage needs to match your type of operation. Swiss Re Corporate Solutions and the Big "I" have a program that will fit! We cover one person... or an Alliance Group!

Are you a staff of 1? Or 100? Our Big "I" endorsed E&O program offers broad protection from "one-man" shops up to those with over 100 staff. We are stable, established, competitive, and have the top claims team available.

Part of an Alliance/Cluster group? Our program offers:

- Construction that allows for group pricing and underwriting, yet provides each affiliated agency certificate holder the ability to choose individual limits and deductibles (no sharing of limits).
- Uniformity of coverage. The master agency and each affiliated agency is covered by broad coverage form, underwritten by a long-standing E&O carrier with unmatched credentials.
- All parties are represented by claim counsel with long-standing experience in handling E&O claims. No finger-pointing at claim time or arguments among carriers about circumstances or which policy should pay.

For 25 years, the Big "I" Professional Liability Program underwritten by Westport Insurance Corporation, a member of Swiss Re Corporate Solutions (rated A+ Superior by A.M. Best), has been the premiere choice of IIABA member agents for insurance agents and brokers E&O insurance.

Let us find an E&O program that gives you peace of mind! Contact your Big "I" state program manager to learn more.

Entertaining Safely At Home

In the midst of the holiday season it pays to take a few precautions whether hosting a small or large party or celebration. AIG has put together a list of tips for entertaining safely that you can share with your clients.

Tips To Consider Before Your Guests Arrive

Whether hosting a birthday party or a charity gala, organizing a successful event requires looking beyond the festivities your guests will enjoy. To lessen the likelihood of accidents or injuries, incorporate the following steps into your planning process.

Hire reputable vendors

- Obtain a signed contract documenting the function or service that the each vendor will provide.
- Ensure via physical documentation to confirm that each vendor is licensed and bonded, if applicable. Vendors must be insured (general liability, auto, workers compensation, etc.) with appropriate coverages depending on their service.
- Make sure that vendors are adequately supervised. A responsible representative of each vendor should be on site at all times that their personnel are present.
- Create written property rules/non-disclosure agreement (NDA) to be signed by vendors that identify expected behavior. For example, you may want to designate certain "no-go" areas on your property or prohibit photos.

Why it matters: *In the event of problems caused by your vendors (faulty lighting, food poisoning, a disruptive employee, etc.), you could be held responsible if underlying coverage is not in place.*

Minimize slipping hazards

- Ensure that all walkways and stairs are clear of obstacles and in good condition. Immediately before the event, and during the event if necessary, walkways should be cleared of snow, ice, wet leaves, moss, or anything slippery.
- Maintain adequate lighting in high traffic areas.
- Consider placing rugs or other covering on polished floors in order to prevent slipping.
- Remind guests to watch their step around staircases and other changes in surface elevation. A staff member or sign can be posted in hazardous areas to alert guests of the elevation change.

Why it matters: *Slip and fall incidents can injure guests, disrupt the event and potentially lead to legal action against the homeowner. However, they often can be avoided if simple preventative measures are followed.*

Be smart when serving alcohol

- Never serve alcohol to minors.
- Designate or hire a responsible bartender to help monitor alcohol consumption, and instruct the bartender(s) to stop serving anyone who appears to have consumed too much. Consider hiring a bartender who has a state Professional Server Certification/Bartender Certification Training.
- Consider offering alternate transportation for guests.
- Keep a lock on your wine cellar, and ensure that guests do not have direct access to bottles.
- If you are serving wine from your personal collection, ensure that bartending staff have clear instructions on what you want (and don't want) poured.

Why it matters: *Laws vary widely, but in some states a homeowner can be sued for "social host negligence" if an intoxicated guest leaves the event and causes an accident or injury.*

Carefully consider activity choices

- Supply safety equipment, such as life jackets or bike helmets, if it's required for an activity. If that is not feasible, instruct guests to bring their own equipment.
- Have basic medical first-aid equipment on hand to treat minor injuries.
- Use professionals when it's appropriate. For example, if the event involves swimming, have a certified lifeguard on duty. Even if your guests are very skilled, it is best to have a nonparticipant on hand to oversee the activity.
- Ensure that activities are allowed by your local jurisdiction. Obtain the proper permits to avoid the risk of incurring fines or having the event shut down by local authorities.

Why it matters: *It's an unfortunate fact that accidents happen. While many incidents can be prevented with proper safety protocols, those that can't be avoided can lead to catastrophic injury as well as costly liability claims.*

Make parking part of the plan

- Determine if any zoning restrictions are in place and obtain permits if required.
- If you plan to have guests park along the street, obtain permission from local government, your community association (if applicable) and neighbors.
- For large events, consider offering valet parking or a remote lot with transportation to the event.
- Ensure there is adequate lighting in the driveway and parking areas.

Why it matters: *A good parking experience can set the stage for a well-organized and enjoyable event. One host learned the hard way after many guests' vehicles were towed, causing an unneeded disruption and thousands of dollars in towing and recovery fees.*

Consider additional safety measures

- Be mindful of media exposure. It is wise to be aware of what photographs are taken of your home, how they will be used and where they might be distributed.
- Block off any parts of your home that you consider private and not part of the party venue. Don't assume that visitors will respect your privacy.
- Securely lock up guns or other weapons that are in your home. Even objects on display should be secured if they will draw attention and can be accessed.
- If not part of the entertainment, put away nuisance attractions such as dirt bikes, ATVs, skateboards or anything else that guests may be tempted to try without the necessary skills or experience.
- Lock up valuables in a secure safe or consider temporarily moving them to a bank vault or other secure storage. Also consider moving fragile items (décor, artwork) out of high-traffic areas.
- Implement and enforce a guest list to deter "party crashers" from attempting to blend in with invited guests for the purpose of causing trouble, free-loading or stealing personal property.

- Unless they are specifically part of the entertainment, all pets should be separated from the event. Guests may be afraid of certain pets or suffer from allergies. All animals, regardless of how docile, can lash out unexpectedly if they feel threatened.
- If small children are present, make sure that adequate staff is assigned to closely monitor them and all access points to lakes, pools, whirlpools or other water features.

AIG's Private Client Program is available to registered Big "I" Markets agents in all states. Congo line over to Big "I" Markets and click on **Affluent Program-New Business** to learn more!

WEBINARS

Five Contractor Coverage Concepts Every Agent MUST Understand

Big "I" Virtual University

Date: Wednesday, December 12

Time: 1:00 - 3:00pm EST

Cost: \$179 nonmembers / \$79 members (includes live presentation, recording, and written transcript)

CE credits available in some states

Summary:

Contractor risks are unique regarding their risk profile, exposures and coverage needs. Agents must understand these unique risks, exposures and coverages to properly manage their contractor clients.

This session focuses on five of the most common contractor risk exposures:

- Contractual Risk Transfer
- Properly Extending Insured Status
- Business Auto Issues
- Misuse of the Absolute Pollution Exclusion
- Professional and Pollution Exposures Faced by Contractors

A lot of material is covered in this fast-moving, two-hour session. Agents will be better prepared to analyze the risks presented by their contractor clients and know how to properly respond to their coverage needs and claim questions.

All 2-hour Big "I" Virtual University webinars include access to the live session, a link to the post-event on-demand recording available to you 24/7, and a transcript, a valuable and value-added reference tool. Please send any questions to VU staff. Review all VU education offerings here.

Registration:

[CLICK HERE TO REGISTER](#)

Lightning Learning for December

Big "I" Virtual University

Dates: December 6 & 19

Time: 11:30 - 11:50am EDT

Cost: \$9.99 (includes both sessions)

Summary:

The VU's December Lightning Learning series features two 20-minute sessions dedicated to "Premium Leakage" & Exclusions Even if you can't participate in the live sessions, you will receive a link to the on-demand recordings and can listen to them at your leisure. Register once and attend:

- **December 6 - What Does Your Underwriter Mean by "Premium Leakage"**
Carriers spend many hours in underwriting meetings discussing "premium leakage." Maybe you have heard the underwriter slip up and use that term when explaining why they can't class something a certain way or why the premium cannot be altered any further. And if you didn't ask the underwriter, I bet you've asked yourself – what in the wide-open world is premium leakage?

In this session we define and remove the mystery from the concept of premium leakage. Maybe you can help the underwriter help you with this knowledge.

- **December 19 – Why are Exclusions Excluded?**
Insurance exists to protect insureds against the economic consequences of an unforeseen, potentially catastrophic individual loss; however, P&C insurance policies are not designed to protect against every possible source of financial loss. Traditional insurance policies contain a list of incidents, causes or results not covered by the policy. Exclusions always exist, and there are reasons for each one.

In this session we:

- Introduce the three categories of exclusions; and
- Detail why exclusions exist.

Consider presenting conference style for the entire agency to benefit. Please send any questions to VU staff. Review all VU education offerings here.

Registration:

[CLICK HERE TO REGISTER](#)

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. Customizable PUP Declination Form
2. Customizable Home Business Declination Form
3. 10 Costs Your Cyber Insurance Policy May Not Cover (Unless It's With Coalition)

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Georgia on an Auto & Home Standard Markets (formerly Eagle Express) sale of **\$6,982** in premium!