

CHECK IN TO OUR HOTEL PROGRAM, LIFE MADE EASY, & COHABITATING HOMEOWNER GAP

Check In To Our Hotel Program

Back in December, we did a small pre-announcement of our new franchised **Hotel** product from CBIC, an RLI Company. Now this product is fully available for quoting on Big "I" Markets!

In 2016 the U.S. hotel industry generated nearly \$200 billion in revenue. It is estimated that 1,303 new hotels will be built in the U.S. this year, over 200 more than 2017 and triple the number in 2012. Contractors Bonding and Insurance Company, an RLI Company, provides Package policies for franchised hotel owners.

Eligibility:

- 1-5 story hotels with TIV up to \$25M
- Newly built or remodeled within past 25 years
- Restaurants with UL 300 approved suppression systems
- Swimming pools without diving boards or slides

Coverage Highlights:

- Building, Personal Property and Business Income
 - Special Form including Equipment Breakdown
- Business Income ALS available
- Commercial Property Basket Limits Endorsement
- Property Enhancement Form (45 coverage enhancements)
- Crime
- Comprehensive General Liability
- GL Enhancement (11 coverage enhancements)
- Data Compromise/Cyber Coverage
- Employee Benefits Liability Coverage
- Employment Practices Liability Coverage
- Commercial Auto Coverage
- Auto Enhancement (20 coverage enhancements)
- Umbrella limits to \$10M

Wind coverage may not be available in all coastal areas.

This product is available under **Small Commercial** in all states however, coverage options may be different in the following states: AZ, CA, ID, MT, ND, NV, NM, OR, WA, WY.

For more information, log into www.bigimarkets.com and click on **Small Commercial** or contact Big "I" Markets commercial underwriter Tom Spires at tom.spires@iiaba.net or (800) 221-7917 ext. 5470.

SPECIAL FEATURE

Life Made Easy

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](http://www.bigimarkets.com) 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.

Questions? Contact [Christine Muñoz](#).

Cohabiting Homeowner Gap

Cohabiting couples are commonplace today: two-thirds of couples cohabitate for an average of 31 months before marriage.¹ But these unmarried partners may be surprised to find their significant others 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 a 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.

The **Non-standard HO** markets available are **Homeowners & Rental Dwelling, Condominium, Renters, and Vacant Dwelling**.

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

WEBINARS

BIM Website Training Webinar

Big "I" Markets

Date: Thursday, January 18

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](#)

Re-Learning Flood: Old Myths & New Realities

Virtual University

Date: Wednesday, February 7

Time: 1:00 - 2:30pm EDT

Cost: \$49

Summary:

Led by Big "I" Virtual University expert John Putnam, the Re-Learning Flood: Old webinar seeks to dispel some misconceptions about flood insurance and help agents better understand:

- What is flood?
- Are we facing a new protection gap?
- What is the current impact of increased frequency and severity of flooding events in U.S.?
- How are these trends impacting the NFIP and giving rise for increased flood insurance privatization?
- How might greater privatization change the marketplace and improve protection?

All Big "I" Virtual University webinars include a 'seat' to attend live, a link to the on-demand recording, and a written transcript. Consider presenting conference style for the entire agency to benefit from the information shared. If looking for quick strikes of information on focused topics, take a look at the 20-minute Lightning Learning series for 2018.

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. According to Clockwork Marketing, what is the most common complaint about a hotel room?
2. This horror film director was born on this date in 1948.
3. What is the #1 reason people give for not getting Life Insurance?

TIE BREAKER

TB - A group has filed a suit to recognize the "personhood" of Connecticut residents Minnie, Beulah, and Karen. Who are Minnie, Beulah, and Karen?

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. Travel Insurance Plan Comparison Chart
2. Workers Compensation: 5 Mistakes Every Agent Makes
3. Travel Insurance International blog

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in New Jersey on a Small Commercial sale of **\$14,136** in premium!