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# INTRODUCING HOMEZADA FROM CHUBB, WATCH NEW TRUSTED CHOICE VIDEO, & DIVERSE PERSONAL ARTICLES

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## Introducing HomeZada from Chubb

Chubb Personal Risk Services is pleased to continue to be an innovator in the insurance marketplace by unveiling a tool that will help your clients manage their home's contents, remodeling projects, insurance and more. Introducing **HomeZada**, the digital app that lets your clients:

- Help make sure they're properly insured - by keeping a digital inventory of their home and its contents.
- Avoid costly repairs and conserve energy - by receiving alerts and reminders on home maintenance tasks.
- Manage their remodeling efforts - by planning a budget, researching products, and tracking costs, receipts and more.
- Track their home's worth - by staying on top of the market, their home's equity and tracking their mortgage, insurance and taxes.

For a discounted monthly rate of \$45, HomeZada is the resource needed to manage a home with ease. Your clients may sign up today at: <https://www.homezada.com/chubb/#>

HomeZada is the third of Chubb PRS' most recent innovations and it certainly won't be the last. Refer back to this article to ensure you're taking advantage of all that Chubb has to offer.

The Chubb Masterpiece Program is available to registered members in all states except auto in HI, KY, MA, NC, SC and VA as those are being placed in the legacy-ACE system. Additionally, NJ auto and NC home business are being written in the Chubb Non-Masterpiece environment. Learn more by logging into [www.bigimarkets.com](http://www.bigimarkets.com) and clicking on "**Affluent Program - New Business.**"

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## SPECIAL FEATURE

### Watch New Trusted Choice Video

Ever wonder what goes on at a national Trusted Choice company partners meeting? Take two minutes now to view this new video recap from the recent gathering and get a peek behind the scenes into the lively information exchange that took place. You'll hear commentary from Trusted Choice, [TrustedChoice.com](http://TrustedChoice.com), and Trusted Choice company partners. It's an exciting look into a meeting of some of the brightest minds in the industry as they discuss the future of the independent agency system.

Learn more about the Trusted Choice program [here](#).

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## Diverse Personal Articles

Here are a few of the diverse items recently quoted since our new **Personal Articles Floater** was introduced in February:

- ... a painting in Omaha
- ... a civil war cavalry officer uniform in Arkansas
- ... a platinum wedding ring in Georgia
- ... a snuff bottle collection in Massachusetts
- ... a Steinway Grand Piano in Houston
- ... a wine collection in New Jersey
- ... 18th and 19th century furniture in Florida
- ... a stamp and coin collection in New Hampshire

The **Personal Articles Floater** on **Big "I" Markets** offers customized products and services for commercial and personal inland marine fine art and valuable articles. Coverage is available for museums, galleries, private dealers and corporate collections as well as private fine art collections, jewelry, fine wine, silverware, musical instruments, antiques and any collectible imaginable. This program offers many specialized features designed for all types of risks that will appeal to even the most discerning collector, regardless of risk size. The carrier's in-depth knowledge of both personal and commercial exposures allows them to underwrite diverse risks resulting in policies that are individually tailored to meet the unique needs of your insureds.

Working with a specialty company that understands the unique elements of these risks leads to the most competitive pricing, considerably broader and more flexible coverage than your standard homeowners insurer, and expert claims handling.

Special items warrant special coverages and terms not commonly found in standard policies, offering the following coverages and unique features:

- All risks of physical loss or damage
- Worldwide coverage, including transit
- Valuation options to meet individual risk needs
- No per-item limitations
- Newly acquired property coverage
- No deductibles
- Optional buy-back for recovered property
- Legal liability coverage for objects in your care, custody or control

Claims are processed in-house and are assigned to one of expert adjusters from a tight network of specialists in the US. These specialists then work directly with your insured guaranteeing privacy and utmost discretion in adjusting the claim. This high-profile network of adjusters gives your clients access to a host of niche industry specialists to aid in the claims process such as:

- Fine art, collectible and jewelry appraisers
- Specialty jewelers
- Collectible societies
- Conservation and restoration specialists
- Auction houses
- Museums and gallery curators
- University historians and experts for unique items
- Curating services for collectors

Policies are written on an admitted basis. The carrier is rated A XV by A.M. Best. The **Personal Articles Floater** is available on Big "I" Markets in all states (except AK & HI) for both commercial and personal lines.

## WEBINARS

### In The Aftermath of the Storm: An Agent's Perspective

Big "I" Virtual University

**Date: Wednesday, November 14**

**Time: 1:00 - 2:30pm EST**

**Cost: \$79 (includes live presentation, recording and written transcript)**

#### Summary:

In October 2016, Hurricane Matthew devastated Lumberton, North Carolina with record setting rainfall and subsequent flooding, the likes of which Lumberton had never seen before. Danny Cook, an agent for more than 20 years, will share his experiences of life after the storm and how you can better prepare your agency if it happens to your town.

You will come away from this workshop with:

- What your agency should expect as the storm skies turn to blue skies
- How to deal with flood claims
- Other important things an agent should know like helpful endorsements and common misconceptions, and
- If your agency is truly ready for the next disaster

**CE credits are available in select states.** Check web page for details. Please send any questions to VU staff.

### **NEW** Five Contractor Coverage Concepts Every Agent MUST Understand

Big "I" Virtual University

**Date: Wednesday, December 17**

**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

Review all VU education offerings here.

claim questions.

**Registration:**

[CLICK HERE TO REGISTER](#)

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](#)

## NEW 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 three 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. Robert Pettinicchi article - Internal Revenue: The Alternative to Selling Your Agency
2. Small Commercial
3. Affluent Homeowners

## BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Louisiana on a Recreational Vehicle sale of **\$2,641** in premium!