

# Customize Small Business Coverage with CNA Connect<sup>®</sup>, Save On Shipping With UPS, & Happy Thanksgiving

## Customize Small Business Coverage with CNA Connect<sup>®</sup>

According to *Forbes*, small business makes up half of the economy as a whole. It is a \$70 billion marketplace and \$40 billion of that falls within the CNA Small Business appetite. CNA has developed a wide array of coverages to protect small businesses over their 120 years of insurance industry experience. Today we highlight CNA Connect<sup>®</sup>, their flagship business owners policy.

CNA Connect<sup>®</sup> provides small business clients broad and relevant protection, with more than 300 optional coverage endorsements that offer increased deductible options and a wide range of limit options for both Property and General Liability coverages.

### CHOOSE CNA CONNECT<sup>®</sup>

CNA Connect<sup>®</sup> is available for more than 600 classes of business, offering flexible coverage options.

- Business Personal Property is coverage on premises and anywhere in the coverage territory in your care custody or control while you or your employees are traveling or moving between locations as the same limit.
- Liability Coverage automatically includes aggregate limits per location, Broadened Liability Extension and 9 types of Additional Insureds.
- Employee Dishonesty and Employment Practices Liability are included within the base coverage offering for most insureds, with higher limit options available.

CNA Connect<sup>®</sup> is customizable with specialized Choice Endorsements and a wide range of limit options.

Choice Endorsements expand coverages for unique industry-specific risks, including:

- Accountants
- Architects and engineers
- Business services
- Lawyers
- Manufacturers
- Real estate agents and brokers
- Retailers
- Technology firms
- Wholesale/distributors

For more information, review the CNA Connect<sup>®</sup> Sales sheet, or log into [www.bigimarkets.com](http://www.bigimarkets.com) and click on **Small Commercial**. Contact Big "I" Markets commercial underwriter Tom Spires at [tom.spires@iiaba.net](mailto:tom.spires@iiaba.net) or (800) 221-7917 ext. 5470 with any questions. This market is available in all states except AK, FL, HI and LA.

### Our other Small Commercial carriers:

**Travelers Select<sup>®</sup>** offers a robust variety of coverages for small businesses. A proprietary BOP product, Master Pac<sup>®</sup>, Workers' Compensation, Commercial Automobile, and Commercial Umbrella are available, with a broad array of industry-specific coverage options and coverage extensions. Travelers is available in all states except AK, FL, HI, LA, RI & TX.

**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.

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## SPECIAL FEATURE

### Save On Shipping With UPS

Elves have been sighted and holiday packages are going to be flying through the air soon. If you don't have access to Santa's sleigh service, perhaps you can save on your holiday shipping expenses with your Big "I" member discount!

As long as you're a Big "I" member in good standing, you can take advantage of competitive shipping savings rates available from UPS. Whether you need your documents or packages to arrive the next day or you're simply looking for the most affordable shipping option, UPS understands the importance of reliability, speed and savings.

UPS discounts can help your bottom line by saving you:

- Up to 34% on UPS Air letters including UPS Next Day Air
- Up to 30% on UPS Air packages weighing more than one pound
- Up to 32% on UPS International imports and exports
- Up to 16% on UPS Ground shipments
- 70% or more on UPS Freight shipments more than 150 pounds

These discounts are available even if you already have a UPS account. To enroll and start saving, visit [savewithups.com/iiaba](http://savewithups.com/iiaba) or call 1-800-MEMBERS (1-800-636-2377) Monday-Friday from 8 a.m.-6 p.m.

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## Happy Thanksgiving

Having friends and family over for Thanksgiving brings up feelings of warmth and love, joy and laughter, and of course memories of turkey, stuffing, football, and more.

For the Big "I" Markets team, Thanksgiving is a great time for us to pause and reflect on our gratitude for you, our Big "I" Markets agents. We are grateful to you for your continued partnership. Without BIM agents, there would be no Big "I" Markets. Thank you for working with us and with our company partners to protect your insureds. We are grateful for the chance to serve you and the chance to do business with you.

Our holidays hours are as follows:

Wednesday 11/21: 8:00 - 3:00 Eastern

Thursday 11/22: Closed

Friday 11/23: Closed

We will resume normal business hours on Monday.

We wish you a wonderful holiday, and again, we thank you.

- The Big "I" Markets team

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## WEBINARS

### **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 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](#)

**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 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](#)

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**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 HomeZada - Digital Home Management for Chubb Clients
2. Robert Pettinicchi article - Internal Revenue: The Alternative to Selling Your Agency
3. Recreational Vehicle - National General

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## **BIG "I" MARKETS SALE OF THE WEEK**

Congratulations to our agent in Michigan on a Cyber Insurance - Coalition sale of \$10,152 in premium!