IT'S LOCAL ART AND CRAFT FAIR SEASON!, SAVE THE DATE FOR FREE AGENCY RISK MANAGEMENT WEBINAR ON PERSONAL LINES PLACEMENTS & TWO FOR TUESDAY ARCHIVE

It's Local Art and Craft Fair Season!

It's a busy time of year for your home business insureds who exhibit at small township art and craft fairs. Make sure they're prepared with an RLI Home Business Insurance policy.

Most event hosts - including art and craft fairs - require insureds to provide proof of general liability insurance as part of their contract. RLI makes this easy with a quick online quoting and application process, additional insured endorsements and bound policy and paperwork, typically the same day the application is submitted.

Protect your insured from unforeseen events like this scenario:

An insured was accepted into a local town's annual art and craft fair, which was rumored to attract a crowd. The insured was all set up and ready for a good day of sales when a strong gust of wind blew through the area, sending the insured's tent into the crowd and hitting a man in the head. A passerby rushed to his aid but tripped over the cords powering the insured's booth, injuring the passerby's ankle. The result: The insured was covered under an RLI Home Business Insurance policy, saving the insured thousands of dollars in medical bills from the injured individuals.

Craft items may include:

- Ceramics/Pottery
- Embroidery/Needlework/Crocheting
- Glassware/Figurines/Stained Glass/Decoration Items
- Iron Crafts/Keychains
- Costume Jewelry/Necklaces/Bracelets/Charms/Rings
- Leather Novelties/Keychains/Belts
- Stenciled Stationary
- Scrapbooking
- Art/Paintings
- Photography Images
- Wood Products/Bowls/Vases/Picture Frames/Decorative Lawn Ornaments
- Wood Furniture/Picnic Tables Adirondack Chairs

With an RLI Home Business Insurance policy, your insured will be protected with:

- Up to \$1 million in business liability protection
- \$5,000 per person for medical payments to customers injured on-premises

The policy also offers these valuable business personal property and business expense coverages:

- Up to \$100,000 of comprehensive coverage for business personal property
- Coverage for loss of income

Don't forget about the affordable optional coverages available, including:

- Additional Insured Endorsements
- Named Waiver of Subrogation
- Inland Flood Protection for Business Personal Property

Coverage also extends to business personal property in transit or temporarily off-premises, such as when an insured is taking their property to the fair and the property is on fair grounds.

For more information on an RLI **Home Business Insurance** policy, contact your state's administrator or visit www.independentagent.com/home-business.

SPECIAL FEATURE

Save the Date for Free Agency Risk Management Webinar on Personal Lines Placements

Join Big "I" Professional Liability and Swiss Re Corporate Solutions for the next Agency Risk Management Essentials webinar, Personal Lines Back to Basics, to take place Wednesday, Sept. 18 at 2 p.m. ET.

Personal lines placements are one of the leading causes of insurance agents errors & omissions claims. Your agency will not want to miss this free webinar!

During the session, panelists Jim Redeker and Matt Davis, both Swiss Re Corporate Solutions claim managers, will talk about why these types of claims keep happening to good agents and answer the following questions in relation to claims examples: What went wrong? What was the outcome? And what should have been done differently?

Register for Personal Lines Back to Basics today. Learn more about Big "I" Professional Liability risk management resources at www.iiaba.net/EOHappens.

Two for Tuesday Archive

By Michael Welch, Marketing Assistant, Big I Advantage

Ever heard of the Society of American Archivists? Their vision is to "empower archivists to achieve professional excellence and foster innovation to ensure the identification, preservation, understanding, and use of records of enduring value." It's for those who are or have been engaged in the custody, study, teaching, or control of records, archives, or private papers.

Hey! That's me. I am the keeper of the *Two for Tuesday* archive of articles. If I join, I wonder if I can expense my dues.

The yearly *TFT* archive is organized by subject. Compare it to the archive listings under Big "I" Markets or the Archive link at the bottom of every *Two for Tuesday*. Those are organized by publication date.

Please keep in mind that the products and eligibility may have been revised or discontinued since the original article was written. Review the "Information" page for each product on Big "I" Markets for current content and instructions.

Product/Topic	Date Published
Affluent Homeowners - New Business:	07/30/2019; 07/02/2019; 04/09/2019; 03/12/2019; 02/05/2019; 12/11/2018; 11/13/2018; 10/23/2018; 09/25/2018; 07/24/2018; 06/12/2018; 05/22/2018; 05/15/2018; 04/03/2018; 02/27/2018; 01/23/2018; 12/26/2017; 12/05/2017; 11/14/2017; 11/07/2017; 10/31/2017; 10/24/2017; 10/03/2017; 09/19/2017; 09/05/2017; 07/25/2017; 06/27/2017; 06/20/2017; 06/06/2017; 05/16/2017; 04/25/2017; 04/18/2017; 03/14/2017; 03/07/2017; 02/21/2017; 02/14/2017; 02/07/2017; 01/17/2017; 12/27/2016; 12/06/2016; 11/15/2016; 10/25/2016; 10/11/2016; 10/04/2016; 09/13/2016; 07/28/2015; 01/13/2015
Affluent Homeowners: AIG Now under Affluent Homeowner - New Business)	07/02/2019; 03/12/2019; 12/11/2018; 10/23/2018; 06/12/2018; 05/22/2018; 04/03/2018; 01/23/2018; 12/05/2017; 11/14/2017; 09/05/2017; 07/25/2017; 06/27/2017; 06/20/2017; 06/06/2017; 04/25/2017; 04/18/2017; 03/07/2017; 02/07/2017; 01/17/2017; 12/27/2016; 11/15/2016; 10/11/2016; 09/13/2016; 08/02/2016; 05/31/2016; 04/19/2016; 02/16/2016; 01/26/2016; 01/05/2016; 12/15/2015; 10/13/2015; 07/21/2015; 04/28/2015; 02/03/2015; 11/04/2014
Affluent Homeowners: Chubb Masterpiece®: Now under Affluent Homeowner - New Business)	07/30/2019; 04/09/2019; 02/05/2019; 11/13/2018; 09/25/2018; 07/24/2018; 05/15/2018; 02/27/2018; 12/26/2017; 10/24/2017; 10/03/2017; 08/01/2017; 05/16/2017; 03/28/2017; 03/14/2017; 02/14/2017; 12/06/2016; 10/04/2016; 08/23/2016; 07/19/2016; 06/21/2016; 05/10/2016 03/08/2016; 02/02/2016; 11/03/2015; 08/11/2015; 05/19/2015; 02/24/2015; 11/25/2014
Agents Council for Technology (ACT):	07/03/2018; 12/05/2017; 02/16/2016
Agility Recovery:	06/07/2016; 12/08/2015; 09/01/2015; 05/19/2015; 04/14/2015; 12/30/2014; 11/11/2014
April Fool's:	04/01/2014
	10/10/2017; 07/18/2017; 02/14/2017; 02/07/2017; 01/03/2017; 09/20/2016; 06/28/2016; 05/10/2016
Archive listing of all <i>Two for Tuesdays</i> :	08/30/2019; 08/28/2018; 08/29/2017; 08/30/2016; 09/15/2015
Auto & Home Standard	08/13/2019; 05/28/2019; 02/19/2019

Markets:(Previously Eagle Express)	
Big "I" Advantage Newsletter:	07/02/2019; 08/15/2018; 06/20/2017
Big "I" Markets Agent Success Stories:	04/02/2019; 07/28/2015; 07/07/2015; 06/09/2015; 03/17/2015
Big "I" Markets Product Survey:	02/13/2018
Bonds - Goldleaf Surety:	08/06/2019; 05/21/2019; 03/19/2019; 01/29/2019; 11/27/2018; 10/02/2018; 08/07/2018; 07/03/2018; 04/10/2018; 01/30/2018; 10/17/2017; 09/19/2017; 08/15/2017; 07/11/2017; 05/30/2017; 01/24/2017; 01/17/2017; 11/22/2016; 09/20/2016; 09/06/2016; 08/16/2016; 07/12/2016; 05/17/2016 03/22/2016; 03/15/2016; 02/16/2016; 01/12/2016; 12/22/2015; 11/03/2015; 10/27/2015; 10/06/2015; 07/28/2015; 05/05/2015; 01/20/2015; 12/16/2014; 10/28/2014; 09/09/2014
Caliber (Staff Hiring & Development)	05/21/2019; 04/30/2019; 04/03/2018; 12/26/2017; 12/12/2017; 10/03/2017; 02/21/2017; 12/13/2016; 10/18/2016; 09/13/2016; 05/03/2016; 01/26/2016; 12/29/2015; 10/27/2015; 08/25/2015; 07/21/2015; 06/23/2015; 06/09/2015; 04/07/2015; 01/06/2015; 11/18/2014
Call Answering Center	03/05/2019; 02/26/2019
Collector Car: (Now under Affluent New Business)	08/08/2017; 03/28/2017; 01/10/2017; 10/18/2016; 07/05/2016; 02/09/2016; 10/20/2015; 05/26/2015; 02/10/2015; 12/02/2014
Commercial Auto - Monoline	01/15/2019; 10/30/2018
Commercial Lessors Risks:	06/09/2015; 12/09/2014; 10/21/2014
Community Banks:	06/25/2019; 03/05/2019; 10/02/2018; 07/17/2018; 04/24/2018; 11/28/2017; 07/18/2017; 04/04/2017; 11/08/2016; 08/30/2016; 06/28/2016; 04/26/2016; 02/23/2016; 12/01/2015; 09/22/2015; 05/12/2015; 03/03/2015
Crump Life Insurance Services (Previously Life Insurance and LTC - Crump)	03/26/2019; 07/17/2018; 07/10/2018; 03/27/2018; 01/16/2018; 11/07/2017; 04/05/2016; 09/12/2017; 04/05/2016; 09/29/2015; 08/11/2015
Cyber Insurance - Coalition:	08/13/2019; 08/06/2019; 07/30/2019; 07/23/2019; 07/16/2019; 06/25/2019; 06/18/2019; 06/18/2019; 06/04/2019; 06/04/2019; 05/21/2019; 04/23/2019; 04/02/2019; 03/26/2019; 03/19/2019; 02/19/2019; 01/29/2019; 01/22/2019; 01/22/2019; 12/04/2018; 11/27/2018; 10/30/2018; 10/23/2018; 10/16/2018; 10/09/2018; 09/18/2018; 09/18/2018; 07/17/2018; 07/10/2018; 06/26/2018
Cyber Liability-Small Business Solution:	10/16/2018; 04/17/2018; 04/10/2018; 02/06/2018; 06/13/2017; 05/16/2017; 05/09/2017; 05/02/2017
Cyber Liability & Security(Discontinued)	08/01/2017; 11/10/2015; 07/14/2015; 02/24/2015; 10/14/2014; 06/10/2014
DocuSign:	08/06/2019; 09/27/2016; 04/19/2016; 02/23/2016; 12/29/2015; 12/22/2015; 12/01/2015; 11/24/2015; 10/20/2015; 07/07/2015; 06/02/2015; 03/31/2015; 02/17/2015; 12/16/2014; 12/02/2014; 09/09/2014;
Eagle Agency(Eagle Express now under Auto & Home Standard Markets)	04/30/2019; 06/05/2018; 03/13/2018; 01/09/2018; 08/08/2017; 07/11/2017; 05/23/2017; 04/18/2017; 02/21/2017
Electronic Funds Transfer (EFT):	01/08/2019; 01/17/2017; 11/08/2016
Employment Practices Liability - Wrap+:	03/26/2019; 11/27/2018; 08/14/2018; 03/27/2018; 01/02/2018; 06/14/2016; 03/22/2016
Errors & Omissions / Compliance Tips / E&O Happens / Risk Management:	08/27/2019; 05/28/2019; 05/07/2019; 04/30/2019; 01/15/2019; 12/11/2018; 10/02/2018; 09/25/2018; 09/11/2018; 06/12/2018; 06/05/2018; 05/08/2018; 05/01/2018; 03/27/2018; 03/13/2018; 02/27/2018; 01/30/2018; 01/23/2018; 12/19/2017; 11/28/2017; 07/25/2017; 07/11/2017; 06/06/2017; 05/02/2017; 04/04/2017; 03/28/2017; 01/03/2017; 12/20/2016; 12/20/2016; 12/06/2016; 11/15/2016; 11/01/2016; 10/25/2016; 08/09/2016; 08/02/2016; 05/31/2016; 04/12/2016; 03/15/2016; 01/12/2016; 04/21/2015; 03/03/2015; 02/03/2015; 01/20/2015; 01/13/2015; 11/04/2014; 10/07/2014; 09/23/2014
Fidelity & Crime Program - Wrap+	05/07/2019; 02/20/2018; 12/12/2017; 08/02/2016
Flood:	08/13/2019; 07/23/2019; 06/11/2019; 06/11/2019; 06/11/2019; 09/09/2019; 04/02/2019;

	02/05/2019; 01/08/2019; 06/19/2018; 06/19/2018; 06/19/2018; 03/06/2018; 02/20/2018; 02/06/2018; 01/09/2018; 11/21/2017; 10/10/2017; 09/05/2017; 08/22/2017; 08/22/2017; 08/22/2017; 07/04/2017; 04/25/2017; 03/07/2017; 03/07/2017; 11/22/2016; 11/15/2016; 10/04/2016; 07/26/2016; 06/14/2016; 04/26/2016; 03/29/2016; 02/02/2016; 01/05/2016; 12/01/2015; 11/10/2015; 10/06/2015; 09/08/2015; 08/18/2015; 06/23/2015; 03/10/2015; 01/27/2015; 12/09/2014; 10/14/2014
Frequently Asked Questions / Using Big "I" Markets:	02/12/2019; 08/15/2017; 03/21/2017; 02/28/2017; 04/12/2016; 04/28/2015; 03/24/2015
Habitational - Apartment Program:	09/04/2019; 12/04/2018; 11/29/2016; 09/27/2016; 05/24/2016; 01/19/2016; 12/22/2015; 09/29/2015; 07/07/2015; 04/14/2015; 03/24/2015; 02/10/2015; 01/06/2015
	09/04/2019; 12/04/2018; 11/29/2016; 09/27/2016; 07/26/2016; 05/24/2016; 12/22/2015; 04/14/2015; 03/24/2015; 02/10/2015; 01/06/2015; 11/11/2014
Highly Protected Risks:	12/30/2014
Home Business Insurance: (Previously At-Home Business)	08/30/2019; 07/09/2019; 05/28/2019; 04/16/2019; 01/22/2019; 12/04/2018; 10/16/2018; 09/11/2018; 08/14/2018; 07/24/2018; 06/12/2018; 03/06/2018; 11/14/2017; 10/17/2017; 09/12/2017; 05/09/2016; 03/07/2017; 03/08/2016
Hotels(Discontinued)	03/06/2018; 01/16/2018
IIABA National Association	08/20/2019; 02/19/2019; 10/30/2018; 05/22/2018; 09/26/2017
Insurance Industry News	06/27/2017; 04/26/2016
InsurBanc:	03/05/2019; 12/18/2018; 11/06/2018; 09/04/2018; 08/14/2017; 07/24/2017; 07/10/2017; 05/29/2018; 11/14/2017; 10/24/2017; 01/24/2017; 11/29/2016; 11/11/2016; 08/16/2016; 05/24/2016; 03/08/2016; 01/19/2016; 10/13/2015; 08/04/2015; 07/14/2015; 03/17/2015
InsurPAC	12/18/2018
InVEST:	06/21/2016; 06/30/2015
Jewelry Insurance:	01/18/2019; 10/23/2018; 09/11/2018; 04/17/2018
Just for Fun:	04/23/2019; 04/16/2019; 12/18/2018; 11/20/2018; 12/19/2017; 11/21/2017; 10/31/2017; 12/27/2016; 12/20/2016; 11/22/2016; 12/22/2015; 11/24/2015; 12/23/2014; 11/25/2014; 04/01/2014
Non-profit D&O:	05/09/2017; 11/17/2015; 05/12/2015
Dwellings, Vacant Dwellings (Previously - Non-Standard Homeowners or Rental Dwelling:	06/04/2019; 04/23/2019; 01/29/2019; 09/04/2018; 07/31/2018; 05/08/2018; 01/16/2018; 12/19/2017; 09/6/2017; 06/20/2017; 03/07/2017; 12/27/2016; 08/23/2016; 06/21/2016; 04/19/2016; 11/17/2015; 08/25/2015; 05/26/2015; 03/03/2015; 11/18/2014; 09/30/2014
Parting Shot:(Penned by Paul Buse, President of Big I Advantage)	01/30/2018; 01/09/2018; 01/02/2018; 12/12/2017; 10/03/2017; 07/11/2017; 06/27/2017; 06/06/2017; 05/23/2017; 05/02/2017; 04/25/2017; 04/11/2017; 03/21/2017; 03/14/2017; 02/21/2017; 02/14/2017; 01/24/2017; 01/17/2017; 01/10/2017; 12/20/2016; 12/06/2016; 11/22/2016; 11/15/2016; 11/08/2016; 10/25/2016; 10/18/2016; 10/11/2016; 09/27/2016; 09/20/2016; 09/13/2016; 08/23/2016; 08/02/2016; 07/26/2016; 07/19/2016; 07/05/2016; 06/28/2016; 06/21/2016; 06/07/2016; 05/31/2016; 05/24/2016; 05/10/2016; 05/03/2016; 04/26/2016; 04/12/2016; 04/05/2016; 03/29/2016; 03/15/2016; 03/08/2016; 03/01/2016; 02/16/2016; 02/09/2016; 01/19/2016; 01/12/2016; 01/05/2016; 12/22/2015; 12/15/2015; 12/08/2015; 11/24/2015; 11/17/2015; 11/10/2015; 10/27/2015; 10/13/2015; 09/29/2015; 09/22/2015; 09/15/2015; 09/01/2015; 08/25/2015; 08/18/2015; 08/11/2015; 08/04/2015; 07/21/2015; 07/14/2015; 07/07/2015; 06/30/2015; 06/16/2015; 06/09/2015; 06/02/2015; 05/19/2015; 05/12/2015; 04/28/2015; 04/14/2015; 04/07/2015; 03/24/2015; 03/17/2015; 03/10/2015; 02/24/2015; 02/17/2015; 02/10/2015; 11/18/2014; 11/11/2014; 10/28/2014; 10/21/2014; 10/14/2014; 09/30/2014; 09/23/2014; 09/16/2014; 09/02/2014
Pareanal Afficiae Finatar	07/02/2019; 04/09/2019; 02/12/2019; 11/13/2018; 07/10/2018; 06/05/2018; 03/20/2018; 02/13/2018
Personal Umbrella: (RLI & Anderson & Murison	08/13/2019; 05/14/2019; 05/14/2019; 02/26/2019; 12/04/2018; 12/04/2018; 08/14/2018; 06/26/2018; 05/08/2018; 05/01/2018; 04/17/2018; 02/06/2018; 08/08/2017; 08/01/2017; 06/13/2017; 05/30/2017; 04/25/2017; 04/11/2017; 04/04/2017; 02/28/2017; 02/21/2017; 01/17/2017; 11/15/2016; 09/06/2016; 07/19/2016; 05/31/2016; 01/12/2016; 10/06/2015; 07/28/2015; 05/26/2015; 05/05/2015; 01/13/2015; 11/04/2014

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05/23/2017; 01/10/2017; 12/20/2016; 10/11/2016
01/30/2018; 05/17/2016; 11/03/2015; 06/09/2015; 11/25/2014; 10/28/2014
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11/13/2018; 04/24/2018; 11/21/2017; 07/18/2017; 08/19/2014
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08/01/2018; 05/15/2018; 01/10/2017; 12/15/2015; 03/10/2015
10/17/2017; 01/05/2016; 06/16/2015; 05/05/2015; 03/24/2015; 10/28/2014
08/20/2019; 09/18/2018; 05/29/2018; 04/03/2018; 01/02/2018; 12/26/2017; 10/31/2017; 09/05/2017; 01/31/2017; 04/12/2016; 12/08/2015; 06/30/2015; 01/20/2015; 10/07/2014

WEBINARS

VU Webinars and Lightning Learning

Virtual University

WEBINARS - Two-hours with CE in select states.

- August 29 11:30 a.m. EDT 9 Rules for Reading an Insurance Policy Based on the Law of Insurance Contracts
- September 25 1:00 p.m. EDT Rules for Developing the Correct Premium
- September 27 11:30 a.m. EDT 3 Keys to Getting the Named Insured Correct

View the complete calendar, registration links and see what states have CE approval online. Registration includes live webinar, on-demand recording and a transcript.

LIGHTNING LEARNING - Twenty minutes each with a focus on ACV: Bad Things Happen if You Don't Use Replacement Cost

- September 19 11:30 a.m. ET What is the TRUE Meaning of ACV?
- September 26 11:30 a.m. ET Can Labor be Depreciated?

Register once for the monthly Lightning Learning package and receive all sessions for one low price. Registration includes live presentations and on-demand recordings.

VU Webinar and Lightning Learning questions can be sent to VU staff. The 2019 calendar and all links are available here.

Agency Risk Management

E&O Risk Management

 September 18 - 2:00 p.m. EDT - Agency Risk Management Essentials: Personal Lines Back to Basics

Personal lines coverage placements are one of the leading causes of insurance agents errors & omissions claims. Agencies that have an exposure to these types of coverages will not want to miss this webinar!

During the session, to take place Wednesday, Sept. 18 at 2 p.m. EDT, panelists will talk about why these types of claims keep happening to good agents, and how agencies can avoid becoming another statistic.

TWO FOR TUESDAY TRIVIA

Prizes will be to the first response with the correct answers and then four selected at random from all received by 6 p.m. EDT on Wednesday. Win a \$5 gift card (Starbucks, Dunkin' Donuts, Baskin Robbins, or Krispy Kreme).

Don't forget to answer the Tie Breaker!

- 1. In the RLI Home Business article what item is listed under both leather and iron goods?
- 2. Betabrand offers complimentary insurance against the loss of what item?
- 3. The American Archivist (a Society of American Archivists magazine) is published how often?

TIE BREAKER

TB - On this date in 1789 France's National Constituent Assembly passed what declaration, which ironically only applied to about 1/7th of the French population?

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. Auto & Home Standard Markets
- 2. ACORD & Big "I" Partnership Announcement
- 3. Cyber Risk Examples and Corresponding Coalition Coverage

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Alabama on a Commercial Auto - Monoline sale of \$22,059 in premium!