
RECREATIONAL VEHICLES REPAIR CLAIMS, WHAT THE FLOOD! INTERACTIVE QUIZ & NEW COALITION CYBER SECURITY TOOL - TRAINING TO REDUCE HUMAN ERROR

Recreational Vehicles Repair Claims

Did you catch this recent *Independent Agent* article about recreational vehicle rates following auto rates? It referred to the shortage of places that can repair RVs, especially the specialized equipment on the newer models. Fortunately, Big "I" Markets partner National General guarantees all of the workmanship done through their Dedicated Repair Program (DPR) on your client's vehicle for as long as they own it. Using these shops makes for a quicker and easier repair process. National General will work directly with the DPR on all aspects of the claim from getting the estimate processed to issuing the check for the repairs. If the RV is totaled, National General has your customers covered as well. They offer:

- Total Loss Replacement - replaces a totaled RV, up to five years old, with a similar vehicle. Outside of the first five years, insureds get up to the full original purchase price with no depreciation
- Actual Cash Value - settlement based on the current market value of the vehicle
- Agreed Value - designed for highly customized and unique RVs where Blue Book value is difficult to determine
- Enhanced Replacement - additional settlement payments up to 20% above the current market value to replace the totaled RV (where available)

When your customers are using an RV as a residence, they need the right mix of coverages to protect the RV as both a vehicle and a home. National General designed its RV product to specifically address the needs of RV owners, whether your customer has an old Class C or brand-new Class A motorhome. Because types of RVs and their styles vary so much, National General understands that different customers need different coverage options.

National General coverage is available on Big "I" Markets for most recreational vehicles, including motorhomes, fifth wheels, mounted truck campers and more. Coverage available as new business in Alabama, Arizona, California, Florida, Illinois, Iowa, Kansas, Louisiana, Maryland, Montana, Nebraska, New York, North Carolina, North Dakota, Ohio, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Virginia, Washington, Wisconsin, and Wyoming. Recreational Vehicle coverage is also offered through Progressive and Safeco under **Recreational Vehicles** on Big "I" Markets. State availability varies by carrier.

SPECIAL FEATURE

What the Flood! Interactive Quiz

The National Association of Insurance Commissioners has created an interactive quiz that consumers can use to test their flood knowledge. Its simple, colorful format offers a new way to engage your clients on the topic of flood insurance.

Visit this link to check it out:

https://naic.org/what_the_flood/

Are you routinely offering flood coverage to your clients? The Big "I" Flood program, available to Big "I" members, is here to make offering flood easy. Our unparalleled flood program with Selective offers agents several layers of support to meet any and all flood insurance needs. Get to know the Big "I" and Selective staff and get your flood questions answered. With personalized support, competitive commissions, and an easy-to-use quoting platform, it is an easy decision to start writing your flood business through the Big "I" Flood-Selective partnership today.

Learn more at www.independentagent.com/Flood, or contact your dedicated territory manager today.

New Coalition Cyber Security Tool - Training to Reduce Human Error

Security Awareness Training = Fewer Claims and Premium Savings!

We now live in an age where a cyber attack, technology failure, or human error can cause everything from data theft to nuclear centrifuge explosion, local government shutdowns, hospital shutdowns, hotel room lockouts, supply chain disruptions, and even blackouts. Coalition was founded to address what is now the single most prevalent risk to businesses - cyber risk. Their mission - to solve cyber risk. Solving cyber risk does not mean solving cybersecurity failures (those will happen) but, rather, providing business owners and managers with an accurate picture of their exposure, the ability to manage the risk, and, most importantly, resiliency when a loss event happens. Prevention is an essential component of managing cyber risks and Coalition is excited to add to their suite of cyber security tools providing monitoring, protection and


training to policyholders.

Coalition's new Security Awareness Training tool, provided in partnership with Curricula, includes full access to engaging story-based content, as well as employee phishing simulations, to help your clients:

- **Reduce Risk:** Over 90% of security incidents are caused by human error. Help employees avoid costly mistakes with brief, informative training and simulated phishing tests.
- **Stay Compliant:** Most industry compliance frameworks - like HIPAA, PCI-DSS, NERC CIP, and the US Government - require at least basic security training.
- **Save Money:** Active use of security awareness training will reduce your clients' insurance premium at renewal. This discount will be applied automatically if your clients use Curricula.

Coalition is offering free access to Curricula's full training platform, exclusively through Coalition, for a policyholder's first 15 users. Deep discounts are exclusively available to Coalition policyholders for each additional user.

Share this flyer with your clients, or encourage them to log onto their Coalition Dashboard to sign up today!

Reach out to Carla McGee, your dedicated cyber liability program manager, at 800-221-7917 , ext. 5495 if you have any questions or to walk through a quote.

WEBINARS

VU Webinars and Lightning Learning

Virtual University

WEBINARS - Two-hours with CE in select states.

- July 30 - 11:30 a.m. EDT - 4 Key Personal & Commercial Line Exposures Every Agent Must Understand
- August 21 - 11:30 a.m. EDT - Rules for Developing the Correct Premium
- August 27 - 1:00 p.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 Did the Underwriter Follow the Law?

- August 6 - 11:30 a.m. ET - Underwriting Period: How Long Does a Carrier Have to Review a New Policy?
- August 13 - 11:30 a.m. ET - Mid-Term Cancellations: When is a Carrier Allowed to Cancel a Policy Before the End of the Policy Period
- August 20 - 11:30 a.m. ET - Conditional Renewals: When Does the Carrier Have to Give Renewal Information?

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.

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 6p.m. EDT on Wednesday. Win a \$5 gift card (Starbucks, Dunkin' Donuts, Baskin Robbins, or Krispy Kreme).

Congratulations to this week's winners - Renee Cole (NC), Melanie Fiegl (WA), Lisa Brown (SC), Bonnie Langley (MD), and Sandi Dubarns (MI).

1. Doug Teixeira and his wife, Lindsey Pelton were arrested for filing a false police report in an alleged attempt to commit insurance fraud by claiming two criminals invaded their rented home and did what? - **SHOT THEM (actually self-inflicted)**

2. In the "double duty life" link in the Special Feature article, what percentage of workers surveyed said medical expenses were the reason they took a hardship withdrawal from their 401(k)s. - **24**

3. In the first article, what are the four covered restaurant classes that begin with "F"?

1. **Fast Food**
2. **Fine Dining**
3. **Food Concession or Refreshment Stands**
4. **Food Trucks**

TIE BREAKER

TB - Which Apollo 11 astronaut made this iconic footprint? - **EDWIN "BUZZ" ALDRIN**



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 Small Business - Full List of Eligible Businesses
2. Long Term Care - offer Double-Duty Term Life Product
3. Jewelry Insurance - Jewelers Mutual

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Kentucky on a Habitational - Apartment sale of **\$18,826** in premium!