

# OCEAN MOTION AND TRAVEL, CYBER COVERAGES CLAIMS AND CARRIER CONTRACTS WEBINAR & BULK UP YOUR CYBER SALES WITH BULK QUOTING

## Ocean Motion and Travel

Motion sickness occurs when your inner ear senses motion you don't otherwise see or feel. So if you can't see the movement or feel the movement, you might start to become uneasy. Uneasiness can quickly turn into sweating, dizziness, nausea, or vomiting so severe you can pass out. Medication can help but a flight delay may mean they wear off when you really need them. Several devices such as specialized glasses or a scented wristband may help.

Women are four times more likely to experience motion sickness, perhaps due to a different center of balance. Children are also more susceptible, but the good news is the condition seems to diminish as we get older, perhaps due to decreasing inner ear function.

Big "I" Markets partner Travel Insured International has a highly informative blog post about alleviating motion sickness while traveling.

Travel Insurance can cover accident and sickness medical expense, emergency medical evacuation/repatriation, trip delays, cancellation, interruption, missed connections due to severe weather or many other reasons outside the traveler's control.

As a Big "I" Markets agent you can offer your clients travel insurance through our partner carrier Travel Insured International. Opt-in for Cancel for Any Reason Coverage, and your clients may cancel their plans and get up to 75% of their total trip cost for any reason they choose. They just have to have purchased within 21 days of deposit (other eligibility conditions must also be met) and cancel 48 or more hours prior to scheduled departure in order to be eligible.

The TII travel blog covers a myriad of travel related subjects, including travel agent myths, air travel tips, picking the right hotel, protecting your trip during hurricane season, using a cellphone abroad, navigating hurricane season, and more.

Obtaining coverage is easy:

- Review the product guide with your client. Use the Quick Quote Feature on the Travel Insured International site to calculate premium and add optional coverage if desired.
- Contact the Carrier's Help Desk with any coverage or underwriting questions.
- When you are ready for coverage to be issued, you MUST click on Request a Quote to access the applications and enter client information. Then scan and attach the completed application as a "New Message" or email to [kim.bromwell@iiaba.net](mailto:kim.bromwell@iiaba.net). A credit card number is required to issue coverage.
- Travel Insurance is currently available to members in all states.

Travel Insurance International help desk can be reached at (800) 243-3174. Kim Bromwell can be reached by email [kim.bromwell@iiaba.net](mailto:kim.bromwell@iiaba.net) or at (800) 221-7917 x5431. Submit business online at [www.bigimarkets.com](http://www.bigimarkets.com).

World Trip Protection PLUS not available in NY.

## SPECIAL FEATURE

### Cyber Coverages Claims and Carrier Contracts Webinar

Want to learn about an emerging trend in agency/carrier agreements?

This is just one of the topics you will hear during the free Ready, Set, Cyber! Coverages Claims and Carrier Contracts webinar. Eric Lipton, Senior Counsel from the Big "I" Office of General Counsel, will talk about the trends that are becoming more and more prominent in agent/carrier agreements due to recent cybersecurity regulation. He will also tell you what types of provisions to be aware of and which you need to be prepared for.

Other presentations will be provided by Shawn Ram, cyber underwriter, Coalition on cyber exposures and the coverages necessary to insure those exposures. Catherine Lyle, claims lead, also from Coalition, will provide you with some staggering statistics, as well as a number of cyber claim examples. The examples will be "the reality" of several small to medium size business, including an insurance broker and the crippling effect the breach had on their business and its local community.

Finally, Carla McGee, Big "I" Program Manager will enlighten Big "I" members of how they can access Coalition and the

plethora of resources available.

Register today for the Ready, Set, Cyber! Coverages Claims and Carrier Contracts webinar, **June 19 at 2:00 p.m. EDT.**

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## Bulk up Your Cyber Sales with Bulk Quoting

Big "I" Markets cyber coverage partner Coalition is able to provide bulk quotations for a minimum of 50 clients!

Failure to offer continues to be a leading cause of insurance agents E&O claims. Our partnership with Coalition makes it easy for you to quote cyber insurance for your upcoming renewal book, creating a friction-free process for cross-selling cyber to all clients. We have also made available a sample Cyber Declination form to document your offering.

The bulk quotation process is straightforward. With five standard pieces of information (name, revenue, industry, address, and website), Coalition can generate bindable quotations to present alongside other policies for a great new business opportunity. Simply complete the **Bulk Quote Template** and email to [carla.mcgee@iiba.net](mailto:carla.mcgee@iiba.net).

Coalition's underwriting process includes a technology scan of an insured's network and web properties. Through this process, tens of thousands of data points are gathered about the company's cyber security to identify any issues or potential weaknesses. In some circumstances, a quotation may require further review.

Once the underwriting process is complete, all quotations will be available in your Coalition dashboard. At this time, you may share the quote and Free Cyber Risk Assessment with your client, request additional limit and coverage options or bind the quote.

You can find the **Bulk Quote Template** and Cyber Declination form in the "Product Resources" section of [www.bigmarkets.com](http://www.bigmarkets.com). Email your dedicated Cyber Insurance Program Manager, Carla McGee, with any questions, or call her at (703) 706-5495.

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## WEBINARS

### VU Webinars and Lightning Learning

Virtual University

**WEBINARS** - Two-hours with CE in select states.

- June 19 - 1:00 p.m. EDT - 3 Keys to Getting the Named Insured Correct
- July 10 - 1:00 p.m. EDT - Rules for Developing the Correct Premium
- July 30 - 11:30 a.m. EDT - 4 Key Personal & Commercial Line Exposures Every Agent Must Understand

*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 Condos: More Than a Box of Air, an Insurance Nightmare

- July 9 - 11:30 a.m. ET - Key Information Needed to Write Condos
- July 16 - 11:30 a.m. ET - 7 Condominium Definitions You Must Understand
- July 23 - 11:30 a.m. ET - Who Insures Which Property?

*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](#).

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## 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).

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**Don't forget to answer the Tie Breaker!**

1. How old was Joshua Motta, co-founder of Coalition, when he first went to work for Microsoft?
2. On this day in 1583 one of the first life insurance policies in Great Britain was issued for William Gibbons. With what disgraceful reason did the underwriters unsuccessfully try to claim the 1-year policy had already expired when Gibbons died on May 29, 1584?
3. In 1977 Michel Treisman theorized that Motion Sickness is a result of the brain believing the conflict between the inner ear and visual perceptions was caused by what disrupting one of those systems?

**TIE BREAKER**

TB - Charles Everett Jones threatened in December to do what criminal act to show his frustration with how his car accident claim was being handled?

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**LAST WEEK'S MOST CLICKED LINKS**

Here are the top ~~three~~ **four** items that got BIM agents clicking from our last edition... see what you missed!

1. Create a Pet Emergency Plan
2. Selective - Emergency Preparedness Kit
3. 4 Key Personal & Commercial Line Exposures Every Agent Must Understand - Webinar Registration Link
4. Jewelry Insurance - Jewelers Mutual

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

Congratulations to our agent in Colorado on an Affluent Homeowners New Business sale of **\$19,622** in premium!