

# ARE YOUR WEDDING PHOTOGRAPHERS COVERED FOR DRONE USAGE?, TOMORROW! IS YOUR WEBSITE DOING MORE HARM THAN GOOD? & FOUR AWESOME AUTO AND HOME OPTIONS

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## Are Your Wedding Photographers Covered For Drone Usage?

Wedding photography has become much more than capturing the standard photos and video of the happy day. More and more photographers are adding drones to their portfolio of work to chronical the event from all viewpoints.

Ensure your wedding photographers who work with drones are protected with an RLI Home Business Insurance policy.

**Unmanned Aircraft Coverage** is liability coverage offered to home business insureds who operate a drone or pay a drone operator to provide services for their business. Owned drones can also be an included business personal property coverage based on a specified peril basis. The annual rating for liability coverage starts as low as \$200 for an unmanned aircraft a photographer may operate or \$100 for the vicarious liability exposures associated with a photographer hiring someone to operate a drone to support their business.\*

\*Unmanned aircraft coverage is not available in the state of New York.

### Coverage Highlights:

- Up to \$1 million in business liability protection
- Up to \$100,000 of comprehensive coverage for business personal property
- \$5,000 per person for medical payments to customers injured on-premises
- Coverage for loss of income
- The annual rating for liability coverage starts as low as \$200 for an unmanned aircraft
- Coverage extends to business personal property in transit or temporarily off-premises.

Learn more at [www.iiaba.net/home-business](http://www.iiaba.net/home-business).

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## SPECIAL FEATURE

### Tomorrow! Is Your Website Doing More Harm Than Good?

An installment of the Big "I" Professional Liability/Swiss Re Corporate Solutions quarterly risk management webinar series-Is Your Website Doing More Harm than Good?-was one of the most-attended sessions to date.

Due to its popularity, and because insurance agency website content continues to plague agency owners during errors & omissions claims, Big "I" Professional Liability and Swiss Re Corporate Solutions will rebroadcast the webinar on Wednesday, May 29 at 2 p.m. ET.

Websites and online marketing materials, such as mission and vision statements, are turning insignificant events into significant E&O claims due to the language used on agency websites. During the webinar, panelists will provide you with a number of dos and don'ts to help reduce your website risk exposure.

Panelists include Angelynn Heavener, principal, Insurance Training Plus, Inc., and Rick Oldenettel, Esq., Oldenettel & Long, as well as Swiss Re staffers Annette Ardler, senior underwriter, vice president, and Ellen McCarthy, claims expert, vice president.

Register for this complimentary session today.

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## Four Awesome Auto and Home Options

Auto & Home Standard Markets on Big "I" Markets is your expansive access to four national carriers in most states, and is set up with service centers so you can work directly with the carrier(s) once a new business or BOR policy is issued.

NEW: Progressive is now available in 47 states and D.C.!

### MetLife Auto and Home

Coverage is available for vehicles, property, umbrella and valuables to members in all states except AK, DC, DE, MI and SC. Territorial and geographic underwriting restrictions may apply.

### Progressive

Coverage is available for vehicles, motorcycles, watercraft and recreational vehicles\* to members in all states except AK, HI, KY, and MA. Kentucky will be available soon.

### Safeco

Coverage is available for vehicles, property, umbrella, valuables, watercraft and recreational vehicles\* to member agents in all states except: DE, HI, ME, NJ, RI .

### Travelers

Coverage is available for vehicles, property, umbrella, valuables, and watercraft to member agents in all states except: AK, AR, HI, LA, MA, MI, ND, SD, WV and WY. Territorial and geographic underwriting restrictions may apply.

Risks eligible for the Big "I" Markets' Auto & Home Standard Markets program include:

- IFS (insurance financial score) subject to Company acceptability
- No Loss Frequency
- No Violation Frequency
- Minimum Automobile Liability Limit quoted is \$50,000/\$100,000 or \$100,000 CSL
- No Automobile Liability only policies, there must be at least one vehicle with physical damage coverage, except Progressive
- No unprotected dwellings
- No unsupported secondary dwellings
- No mobile or manufactured homes
- No log homes
- No dwellings insured for less than 100% of the replacement

For more information or to request a quote, log in to [www.bigimarkets.com](http://www.bigimarkets.com) and select **Auto & Home Standard Markets** from the personal lines menu or contact Nancy Doherty at [nancy.doherty@iiaba.net](mailto:nancy.doherty@iiaba.net) or 703-706-5389.

\*To access the Safeco and Progressive recreational vehicles market please select Recreational Vehicles from the personal lines menu.

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## WEBINARS

### Risk Management Webinar Rebroadcast - May 29

Big "I" Professional Liability

Is Your Website Doing More Harm than Good? was one of Big "I" Professional Liability's best-attended sessions in recent years. Due to its popularity, and because insurance agency website content continues to plague agency owners during errors & omissions claims, Big "I" Professional Liability and Swiss Re Corporate Solutions will rebroadcast Is Your Website Doing More Harm than Good? on Wednesday, May 29 at 2 p.m. ET.

Websites and other online marketing materials, including mission and vision statements, are turning insignificant events into significant E&O claims due to the language used on agency websites. For example, terms and phrases such as "experts" and "we will address all your insurance needs" can increase the standard of care an agency owes to a customer.

Register today.

### VU Webinars and Lightning Learning

Virtual University

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

- June 18 - 11:30 a.m. EDT - 4 Key Personal & Commercial Line Exposures Every Agent Must Understand
- June 12 - 1:00 p.m. EDT - 3 Keys to Getting the Named Insured Correct
- June 13 - 1:00 p.m. EDT - In the Aftermath of the Storm - An Agent's Perspective

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).

**Congratulations to this week's winners - Meghan Yochum (OK), Pat Stringfellow (KS), Cynthia Kress (NV), Ben Guttman (MD), & Edmund Benson (VA).**

1. Edward Lloyd created what would eventually be called Lloyd's of London at his other business. What other type of business did he run? - **COFFEE HOUSE**
2. On this day (5/21) in 1927 Charles Lindbergh landed "The Spirit of St. Louis" in France after being the first man to solo-cross the Atlantic. On the same day in 1932 Amelia Earhart became the first woman to solo-cross the Atlantic after landing in Ireland. What is the name of her plane? - **LITTLE RED BUS\***
3. On the Coalition Platform page what percentage of companies targeted by ransomware attacks are infected? - **71%**

### TIE BREAKER

TB - The "KuhKussChallenge," launched last week on the Castl app, urges users in Switzerland, Austria and other German-speaking countries to kiss what? - **COWS**

\*Also accepted "The Canary", her first plane but not the one she flew across the Atlantic

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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. Caliper article - "5 Qualities that Separate Extraordinary Salespeople from the Rest"
2. Commercial Auto - Monoline
3. 4 Key Personal & Commercial Lines Exposures Every Agent Must Understand - Registration

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## BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Wisconsin on a Habitational - Apartment sale of **\$47,315** in premium!