

# BLACK FRIDAY + CYBER MONDAY = NEW JEWELRY, ATTEND LEVEL UP SUMMIT IN JANUARY & THREE COALITION ANNOUNCEMENTS

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## Black Friday + Cyber Monday = New Jewelry

Black Friday and Cyber Monday are two of the busiest shopping days of the year. This means new jewelry to protect for your clients.

Here are three things you can do to ensure your clients are protected:

1. **Make your clients aware that specialized jewelry insurance is available.**  
You can do this quickly and easily through social media or an email blast.
2. **Ask your clients if they have purchased jewelry over the holidays or are planning to?**  
Help them keep their purchase safe as soon as it's in their possession.
3. **Keep your clients educated on the benefits of standalone jewelry insurance policy versus a homeowners policy.**  
A specialized jewelry insurance policy, such as one from Jewelers Mutual, often goes beyond typical homeowners and renters policies with comprehensive repair or replacement coverage that includes protection from damage and mysterious disappearance with no limits on the insurable value.

Plus, insuring jewelry with a standalone policy protects a homeowners policy from the effects of a claim.

Jewelers Mutual has history and expertise on its side as the **nation's leading insurer dedicated to jewelry and only jewelry for more than 100 years**. Trust your client's home to homeowners coverage, but their jewelry to Jewelers Mutual which covers all jewelry - engagement rings, watches, earrings, and even loose stones being set.

For your clients who travel, Jewelers Mutual's coverage extends worldwide to keep them covered wherever their travels take them.

**Show your value as an agent by placing your client's new jewelry with an expert in jewelry protection, Jewelers Mutual.**

Start your client's quote for jewelry coverage at [jewelry.bigmarkets.com](http://jewelry.bigmarkets.com).

Please note - you must use the dedicated portal <http://jewelry.bigmarkets.com> in order to be secured as agent of record. Agent of record changes will not be processed by the carrier until renewal.

For more information about Jewelers Mutual, **visit Jewelry Insurance on the Big "I" Markets product listing**. Coverage is available to Big "I" agents in all states.

*Coverage offered by a member insurer of Jewelers Mutual Insurance Group.*

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## SPECIAL FEATURE

### Attend Level Up Summit in January

Reserve your spot for the inaugural Big "I" Level Up Agent Summit, to take place Jan. 14-15, 2020 in New Orleans. If you are looking to acquire more customers and increase your agency's revenue, then this is the event for you!

Level Up brings independent agents, association leaders, carrier executives and other industry representatives from across the country together to learn new strategies, resulting in agency growth and innovation through diversity and inclusion.

What makes Level Up different? Everything. You will receive step-by-step guidance from global business leaders on how to build a culture of inclusion and diversity across your agency. Workshops will cover a variety of topics, such as attracting young and diverse talent, understanding the buying power of women, kickstarting your agency perpetuation plan, gaining insights from peers on agency tech innovations, developing multicultural networks and more.

Looking to discover new customer markets? The event will feature multiple sessions that will provide key strategies on how to grow your consumer base, from understanding demographic buying power and engaging multicultural networks to

multicultural marketing made easy.

Interested in learning how to attract the next generation of all-stars to your agency? You won't want to miss a breakout session with a group of college students who will share what they are looking for in a career. You'll also want to check out a session that focuses on leveraging the five generations that are currently active in the workplace, as well as an agent panel on agency innovation.

Special thanks to the Big "I" Diversity Council for their hard work and focus on engaging and developing a sustainable diverse independent agency network. Council partners include Allstate, AmTrust North America, Chubb, Church Mutual, CNA, Encompass, The Hartford, Liberty Mutual Insurance, MetLife, Nationwide, Progressive, Safeco, Selective, Travelers, Westfield Insurance and newest partner Vertafore.

## Three Coalition Announcements

The holidays aren't slowing down activity and enhancements to your Big "I" Markets cyber program! Here are three new areas to keep updated on:

### Missouri Admitted Enhancements

Effective 11/22/2019, the admitted policy offered in Missouri will now include the following coverages:

- Breach Response Separate Limits
- Reputational Harm Loss
- Service Fraud
- Criminal Reward Coverage
- Court Attendance Costs
- GDPR Enhancement

Coalition currently offers an admitted product in 38 states and a surplus lines product in all 50 states and DC.

### New Broker Resources

Coalition recently added a new section, Broker Resources, to their online quote platform. Members registered with Big "I" Markets can access several sales and marketing resources. Client-ready PDF's, webinar sign-ups, explanatory videos, claims cost calculators, case studies, checklists and more - available anytime, anywhere!

In the coming weeks, Coalition will also be adding coverage comparisons and more marketing documents emphasizing the free cyber security tools for policyholders.

### Industry selection - easier than ever!

Coalition's quoting process is already fast, but selecting the Industry is now even easier. Rather than entering a description, agents may enter NAICS and GICS codes in the industry selection question, and voila!

Industry	NAICS	GICS
Insurance - Insurance Brokers (Personal Lines Insurance Brokerage)	524210	40301010
Insurance - Insurance Brokers (Property and Casualty Insurance Brokerage)	524210	40301010
Insurance - Insurance Brokers (Employee Benefits Insurance Brokerage)	524210	40301010
Insurance - Insurance Brokers (Employee Benefits / Property and Casualty / Personal Lines Insurance Brokerage (Retail))	524210	40301010

Big "I" Markets provides resources such as sample solicitation letters, agent marketing, declination forms and more in the Product Resources section after logging into [www.bigimarkets.com](http://www.bigimarkets.com) and selecting Cyber Insurance - Coalition.

Reach out to Carla McGee, your dedicated Cyber Liability Program Manager, if you have any questions!

## WEBINARS

**VU Webinars and Lightning Learning**  
Virtual University

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

- December 11 - 1:00 p.m. EST - Rules for Developing the Correct Premium
- December 17 - 10:00 a.m. & 1:00 p.m. EST - 9 Rules for Reading an Insurance Policy Based on the Law of Insurance Contracts
- December 18 - 10:00 a.m. & 1:00 p.m. EST - 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.

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## 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).

**Congratulations to this week's winners - Megan Yochum (OK), Doreen Herlinsky (NJ), Belinda Hammond (NH), Elizabeth Roloff (MI) & Mary Packnick (CT)**

1. What is the third, emerging reason Environmental Indemnity Insurance is "making its way into the mainstream of real estate transactions" given in the above Pollution article? - **It simplifies the indemnity negotiation process and thereby increases both the likelihood of coming to agreeable terms and closing the transaction.**
2. Egon Ronay had what body part insured for \$375,000 in the 1990s? - **TASTE BUDS**
3. In the Travelers *Technology Services* flyer linked above, what is the up to limit of the Umbrella over primary coverage? - **\$25 MILLION**

### TIE BREAKER

TB - On this date (11/19) in 1805 what famous trio reached the Pacific Ocean, a significant milestone of a journey that would eventually be over 8,000 miles? - **LEWIS & CLARK and SACAGAWEA**

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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. Personal Umbrella - RLI
2. Travel Insurance - Travel Insurance International
3. Community Banks - Travelers

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## BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Arizona on a Personal Umbrella Policy - RLI sale of **\$2,564** in premium!