

PREPARE FOR HORSES AND NATURAL DISASTERS, INSURE RESPONSE ANSWERS CALLS FOR BIG "I" MEMBERS & DON'T PLAY LOST LUGGAGE ROULETTE

Prepare for Horses and Natural Disasters

As we are preparing this newsletter Hurricane Dorian has just begun moving again after stalling to pummel the Bahamas for more than a day. While this has given more time for evacuation, not all storms or natural disasters move so slowly and that means plans and preparations need to be set up ahead of time. This is especially important when it comes to horses due to their size and specialized transportation requirements. You can't just put them in the back of the car and grab a bag of kibble as you could the family dog.

For instance while several states have waived the requirements due to Dorian, there are restrictions that remains (such as a Coggins test) when transporting horses across state lines. **AIG** has been covering horse owners for a long time and used that experience to prepare a list of **tips for horses and natural disasters**. It includes several links to other sites also dealing with disaster preparedness for horses. AIG knows that your client's horses are their cherished possessions and, at the same time, a significant financial and personal investment. As such, they require the highest level of protection which is why they offer Equine Liability Insurance as part of their Private Client Group.

TheHorse.com has created an evacuation checklist, an evacuation contact list as well as a Horse Identification Form that you can also pass along to your horse owning clients.

AIG's **Private Client Program** is available to registered Big "I" Markets agents in all states. Gallop over to Big "I" Markets and click on **Affluent Program-New Business** to learn more.

SPECIAL FEATURE

Insure Response Answers Calls For Big "I" Members

You're the boss...or are you?

Independent insurance agents tend to have something in common: a sense of independence! They like to do things their way and enjoy the control over career and life that being an independent agent offers. Many agents will tell you that it was hard to get started and build their businesses, then over time the hard work paid off. But at some point, many say that they stopped running their business and it started running them! A frequent complaint is that agents can't find time for friends, family and "down time" because there are so many details that have to be handled. The customer demands just never stop. Does this sound familiar?

Summer is drawing to a close and hopefully you got a chance to take a vacation, but did you find yourself working part of the time? Were you checking email and voicemail, and logging in to your AMS to take care of something for a customer while your family waited or wondered where you were? Now the holidays approach and most of us plan to take some time off to celebrate. Do you plan to enjoy it completely, or will you be splitting your time between work and family again?

There is a way to have your cake and eat it, too. You can sign up with Big "I" partner Insure Response and outsource your customer service calls on an as-needed basis, ensuring that your business will continue to run efficiently during after hours, weekends and holidays.

InSite's Insure Response has 20 years of experience taking calls for agencies and handling a wide range of billing and customer service issues. Hire Insure Response's staff of insurance-trained CSRs at a fraction of the cost of hiring permanent staff. Your dedicated team can take detailed messages, customized to capture the information you need. Or with access to your AMS, Insure Response staff can post payments, refer calls to the appropriate carrier, send out certificates of insurance, and more on your behalf. You define the scope of what they do, and then Insure Response provides you with detailed notes, customized escalations, detailed service level reports. In addition, every call is recorded so you can have access as needed.

Big "I" members save up to 40% on monthly pricing and \$200 off the one-time set-up fee. Find out more or sign up at the Insure Response website, email the Insure Response team or call (866) 446-3555.

Work smarter, grow faster and start enjoying your business and your life again!

Don't Play Lost Luggage Roulette

By Michael Welch, Marketing Assistant, Big I Advantage

A man sued the airline after it lost his luggage. Sadly, he lost his case.

Sorry if I made you groan but lost luggage is no joke. A missing bag can ruin a vacation or business trip even if it shows up later. How many proposals (wedding & business) have been delayed or lost when the checked bag didn't drop onto the carousel? According to a 2018 report by SITA, a company that collects information for airlines, carriers mishandled 5.57 pieces of luggage for every 1,000 passengers worldwide in 2017. Over 4 billion passengers that's still more than 7 million lost bags per year.

About 20 years ago I was delayed getting to an airport by traffic from a large traffic accident. I was parking my car 11 minutes before my flight. A helpful airport bus driver took me right to the curbside check-in and they were holding the plane door for me as I raced down the gangway. Despite a lay-over and plane change in Atlanta my luggage and I arrived in Nashville at the same time. On the other hand, a friend once painted an 18-inch yellow smiley face on the side of his hard case luggage and it still took the airline three days to find it after it was lost on a non-stop flight to Austin.

Big "I" Markets partner Travel Insured International has a highly informative blog post about protecting your luggage 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. 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 or at (800) 221-7917 x5431. Submit business online at www.bigimarkets.com.

Please note that World Trip Protection PLUS not available in NY.

WEBINARS

VU Webinars and Lightning Learning

Virtual University

WEBINARS - Two-hours with CE in select states.

- September 18 - 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).

Congratulations to this week's winners - Rebecca Carroll (WA), Liz Perez (ME), Lana Campbell (NM), Sara Keck (FL), & Kathy Niedermyer (IA).

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

TIE BREAKER

TB - On this date (8/27) in 1789 France's National Constituent Assembly passed what declaration, which ironically only applied to about 1/7th of the French population? - **DECLARATION OF THE RIGHTS OF MAN AND OF THE CITIZEN**

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. Non-standard Homeowner
2. Small Commercial Markets
3. Affluent Homeowners 7/30/19 article from the Archive list "Home Accessibility with Age or Disability"

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Florida on a **Non-standard Homeowners, Renters, Condominium, Rental Dwellings, Vacant Dwellings** sale of **\$11,504** in premium!