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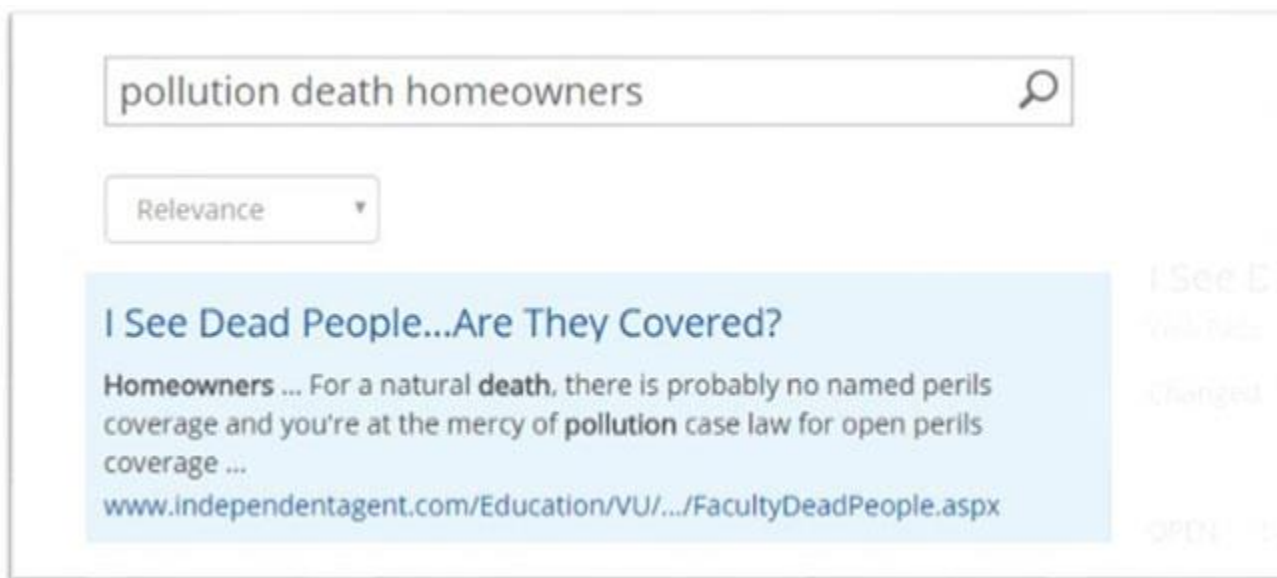
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## STUDENT OF THE INDUSTRY PARTING SHOT

### I See Dead People...Are They Covered?

By Paul Buse, President of Big I Advantage®

A question from a Big "I" Markets agent came in through our switchboard this week. A person died in their home and was not discovered for 10 days. It was a southern and warm state, and the agent needed to know what does a homeowners policy cover? Your Big I Advantage staff is comprised of insurance people like you, but for tough questions we turn to the same place you and many members can. The question came to me and I had the answer in about 30 seconds after searching the Big "I" Virtual University. Find VU online at [www.iiaba.net/vu\\_2](http://www.iiaba.net/vu_2) or visit our home page [www.iiaba.net](http://www.iiaba.net), then click on "Education and Events" followed by "Virtual University."



[1](#)

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It turns out, it's probably covered. All the usual caveats notwithstanding on blanket statements about any claim situation, of course, but you can rely on the answer probably being addressed on the VU or you can, after logging in, ask a new question yourself using the "Ask an Expert" feature. My favorite Faculty Response to the question above? "An HO 3 Special Form is a named exclusions (open perils) policy. All losses unless specifically excluded, are covered. The pollution exclusion is for the discharge, etc. of pollutants. Dead bodies, although a biohazard, are not pollutants under the policy. I just checked HO 00 03 04 91, as it was the one that I had in this office, and biohazards are not listed, and as such should/would not be excluded in my opinion."

**Bonus Webinar** Did you know that Bill Wilson, current leader of the Big "I" Virtual University is retiring? Get a glimpse at the brains and wit of this industry legend as he exits the VU after 47 years of research by attending his farewell webinar session: Bill Wilson Shares His Wisdom before Retiring from the Big "I."

*The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.*



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Registration link: [What I've Learned in 47 Years in the Insurance Industry](#)

Wed, Dec. 7, 2016

1-2 p.m. ET

Cost: FREE