

## Insuring Holiday Commercials

By Michael Welch, Big I Advantage Marketing Assistant

Right now we're all being bombarded with holiday commercials some of which make the insurance guy in me shiver. Gone (fortunately) are the days when [Santa was promoting cigarettes](#) and Mattel was advertising [realistic toy guns](#) complete with exploding caps. But I still see risk exposures all around when I watch television, especially in the commercials.

First off, there are a plethora of commercials showing Santa's workshop and his elven employees. That means [Small Commercial](#), various [Bonds](#), and [Wrap+](#) for the workshop, and [Non-Profit D&O](#) for Mr. & Mrs. Claus. Don't forget [Habitational Apartment/Condominium](#) for all the elves. [International Advantage](#) will cover his yearly trip and all his seasonal "department store" Santa employees around the world.



I found my thoughts meandering down the path of commercials\* past and present which triggered other insurance connections:

- [This one](#) from Cheerios with Ebenezer Scrooge counting his money - [Community Banks](#)
- [A guy working late](#) watching an office party across the street ends with a twist, literally. - [Small Commercial](#), [Event Liability](#) and at the end [Non-standard homeowner](#). Imagine the mess if those doors didn't open on their own.
- [One of many](#) for jewelry - [Valuable Articles Jewelry](#)
- [A melting snowman](#) eating hot soup ends with a surprise, but not mentioned is the damage all that melted snow is doing to those hardwood floors (at the very least). - [Homeowners](#)
- [Chanukah Party](#) at CityWalk - [Event Liability](#)
- [A son comes home unexpectedly](#) and makes everyone coffee. *Some* people may need a tissue - [Travel Insurance](#)
- [Santa's naughty/nice list gets hacked](#) and leaked onto the Internet. Does this mean everyone gets coal? - [Cyber Liability](#) and [Technology Consultant Professional Liability](#)
- One of my favorites of a [little girl maximizing the presents](#) under the tree by upgrading the cookies. - [Valuable Articles](#)
- OK, this one definitely requires tissues. A little boy and the power of [his belief in Santa Claus](#) gets a broken bridge rebuilt so Santa's sleigh can cross it. Bridge - [Architects & Engineers](#)
- Lastly, many ads show Santa relaxing on a tropical beach or fishing after the job is done. Here's a short one of him [checking out a new bass boat](#). - [Marine](#)

Have a wonderful holiday!

\* The E&O gang insist we state that we don't mean to endorse or promote any of the products featured in the above commercials. But between us, you already knew that, right?