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?

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