

# TWO FOR TUESDAY from Big "I" Markets

## PREPARE TO MOW THE WAVES, GET ANIMATED ABOUT DOCUSIGN & CRUISING RV HISTORY

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### PREPARE TO MOW THE WAVES

Now that spring is here many of us have or will pull the power mower out of the garage/shed and get it ready for the coming months. In my case that means digging it out from the back of the garage and checking the oil level. Then I put it in the driveway, fire it up, and let it run at idle for 15-20 minutes. If I'm feeling ambitious I may get the blade sharpened, but unless something is wrong with it that's about all I do. A riding mower has a few more steps but it's still fairly easy.

But a boat, even a small one, is a lot more complicated even if stored in a secure facility. Start with checking the hull for damage. Then there are controls, motor(s), batteries, anchor, moors, life vests, and various electronics to make sure are in proper working order. Once it's back in the water (not always a sure thing) it must be inspected for leaks and other systems checked and repaired/replaced if needed. Not to leave off the crucial motors and sails. The bigger the boat or ship, the more that needs to be checked and prepped.

**ACE Recreational Marine Insurance** has just created a Coming Out of Lay-up suggestion list for your boat/ship owning clients and potential clients. It covers the prelaunch inspection inside and out, while it's being launched, and before the first voyage. A list of common maintenance items is also included. A leading provider of yacht insurance for decades, ACE has been offering the comprehensive policies available for both private pleasure and select charter usage. The Yachtsman<sup>®</sup>/Boatsman<sup>®</sup> Policy provides all-risk protection for a wide range of pleasure boats and yachts of all sizes and values, including select occasional charter opportunities, along with many unique benefits and features that are in the marketplace. Some eligibility info:

#### **Yachts (27' or greater and up to \$5 million in value) - Yachtsman<sup>®</sup>/Boatsman<sup>®</sup> Policy**

Length: Minimum 27' - no maximum

Hull values: No minimum - \$5 million maximum

No high performance vessels (refer to our Performance Policy)

Pleasure use

Owners/Named insured must be 21

Vessel owners should be experienced in similar size/type vessels. Refer first time boat owners or those making a jump of 12' or more.

Condition and Valuation surveys required at 10 years of age for salt water risks. 20 years of age for fresh water risks.

Lay-ups - afloat or ashore

Available in all states except Alaska, Hawaii, and limited availability for permanently moored Florida risks: Florida eligibility is only available for preferred vessels over \$1 million in value with a permanent, full time captain employed

#### **Small Boats (under 27') - Yachtsman<sup>®</sup>/Boatsman<sup>®</sup> Policy**

Length: no minimum - less than 27'

Hull values: no minimum - no maximum

No high performance boats (refer to our Performance Policy)

Bass boats acceptable. Pontoon boats on inland waters acceptable.

Pleasure use

Owners/Named insured must be 21

Some boating experience is desired - refer first time boat owners

Available in all states except Alaska, Hawaii, and Florida

#### **Elite Yacht Policy (\$5 million in value and above)**

The Elite Yacht Policy<sup>®</sup> is ACE's exclusive program to fulfill the specialty insurance needs of luxury yacht owners with vessels valued at \$5 million or greater. Exceptional yachts require specialized insurance protection and the Elite Yacht Policy provides significantly increased benefit levels for a broad range of coverage, along with many other valuable and unique policy features.

Additional programs available through ACE include:

#### **Personal Watercraft (PWC)**

Owners/Named insured must be 21

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Licensed driver  
Personally Owned  
Pleasure Use only  
No more than 2 unrelated owners  
Speed up to 60 mph  
Seats 2-3 people  
7 ft. up to 16 ft. in length  
No modifications  
Water-jet propulsion  
Owner and Operators must have clean MVR (0-2 points)  
MVRs required if operator < 25 years

## **Charter boats up to \$5 million in value - Charter Policy Maximum of 6 passengers**

No USCG inspected vessels  
Owners/Named insured must be 21  
Length: Minimum 27' - no maximum  
Hull values: No minimum - \$5 million maximum  
No high performance vessels (refer to our Performance Policy)  
Copy of owner's or hired Captain's license required  
Condition and Valuation surveys required at 10 years of age for salt water risks. 20 years of age for fresh water risks.  
Lay-ups - afloat or ashore  
Available in all states except Alaska, Hawaii, and Florida

## **Performance boats 55 mph up to 100 mph - High Performance Policy Maximum speed: 55 mph up to 100 mph**

Pleasure use  
Owners/Named insured must be 21.  
Clean MVRs required  
Surveys required when vessel is 10 years or older.  
Racing excluded  
Not available in Florida

Log into [www.bigimarkets.com](http://www.bigimarkets.com) and choose the specific product under the Personal products menu to look at full coverage details or to submit a quote.

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## **SPECIAL FEATURE:**

### ***Get Animated About DocuSign***

By Elif Wisecup, *Director of Marketing* of Big I Advantage®

See for yourself why Janice, Julie, and Steve - the characters in this fun animated short - love DocuSign. As a Big "I" member you can access an exclusive 20% discount on eSignature from DocuSign for life as long as you remain a Big "I" member in good standing. Learn more at [www.docusign.com/IIABA](http://www.docusign.com/IIABA).

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## **CRUISING RV HISTORY**

In 1910 Pierce-Arrow created what is considered the first Recreational Vehicle, the Touring Landau. It could be outfitted with multiple storage compartments, a water tank, sink with running water, toilet and even a phone to communicate with the chauffeur. Other custom features were an icebox, and even hot water. If you're anywhere near Afton, Oklahoma you can pick up this restored 1917 Packard Twin Six Motorhome for a mere \$99,995. The early RVs didn't have a lot of features one associates with modern versions. Modern RVs and bus-conversions can be custom fitted with practically anything, including a movie theater. Last July a gold plated eleMment Palazzo sold for a reported \$3 million. This double deck monstrosity is actually driven from the second level, has a Master bedroom (including ensuite), pop-up terrace, top speed of 93 mph, and can even clean itself! Some custom jobs can be quite creative such as this bicycle driven RV.

Most RVs fall somewhere between those extremes and that is where National Interstate is best. National Interstate provides coverage for motor homes, professional bus conversions, medium duty tow vehicles and converted medium duty tow vehicles with a value up to \$2 million; and travel trailers and 5th wheels with a value of up to \$200,000. For more information on availability and covered recreation vehicle types, including eligibility requirements for all categories, please see the **Recreation Vehicle** Categories Supplement in the Product Resources Section at Big "I" Markets.

Some types of commercial usage of recreational vehicles are acceptable, with the exception of those rented or leased to others. If an

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insured uses their recreational vehicle for commercial purposes, they must purchase additional coverage to avoid the commercial usage exclusions in the standard policy. **All commercial risks must be approved by National Interstate.**

The gold-plated RV is outside their scope (do you blame them) and NI consider RVs over 19 years old only on a case by case basis. The Touring Landau and the Packard Twin Six would be considered under our Collector Car program. We're not even going to try on the bike-camper.

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## WEBINARS

### The ISO CGL Property Damage Exclusions

May 6, 2015; 1:00 to 4:00 p.m. Eastern Time  
\$79 - [Click here to register](#)

The purpose of this webinar is to provide information about a very important element of coverage critical to building service providers, contractors, insurance agents, claims adjusters and subrogation units.

At the conclusion, participants should be able to: understand the primary purposes of CGL PD coverage and exclusions; understand the grant of coverage found in the language of these exclusions; understand the distinctions between ongoing vs. completed operations within the context of the exclusionary language; understand the historical significance and current application of "broad form property damage" and better serve insurance purchasers, particularly in the service and construction industries. VU webinar questions can be sent to [bestpractices@iiaba.net](mailto:bestpractices@iiaba.net).

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### Multifamily Insurance - Instant access

Get a \$20 Amazon gift card just for giving them a try! ([Click on register](#) for all details)

Date: Thu, April 2, 2015  
Time: 01:30 PM EDT  
Duration: 1 hour

Hosts: Rick Cote, *Alternative Distribution Manager*, Kathy Stevens, *Commercial Underwriting*

In this informative webinar, you'll discover:

- The many classes of commercial habitational we provide solutions for
- How tax credit loss insurance can make affordable housing clients only want you
- How to save your client \$1,000's, while getting a discount off their premiums
- The secret to tenant retention after a loss: This powerful tool blocks the competition
- Interior damage from wind driven rain coverage
- How to submit business easily
- On the spot risk review appointments - have your questions ready and gain immediate access with no volume commitment!

There is NEVER the need for premium financing (direct bill, flexible options)

### REGISTER HERE!

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**Remember that you can view the following webinars 24/7 by checking out the BIM Webinar Library. To do that log onto Big "I" Markets and click on "Publications".**

- Personal Liability Trends - Fireman's Fund
- TravPay
- Commercial Lessor's Risk
- Affluent Homeowners
- Travelers Select Products (series)

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- Travel Insurance
- Community Banks
- XS Flood
- Real Estate E&O
- RLI Personal Umbrella
- Affluent Homeowner
- "Oh, by the way...Flood Sale"
- Habitational
- Non-standard Homeowner
- Student Housing

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## **BIM WEBSITE TRAINING WEBINAR**

For all you folks who recently registered for Big "I" Markets, remember you can participate in a webinar from the comfort of your office to help you learn how to navigate around the system. Every Thursday at 2:00 p.m. EST we'll show you how to navigate the Big "I" Markets platform, including how to submit a quote! Register for the webinar by sending an email with your name and company name to [bigimarkets@iiaba.net](mailto:bigimarkets@iiaba.net). Include "Website Navigation Webinar" in the subject line or body of your email. A recording of this webinar can be found under "Publications" after logging into Big "I" Markets.

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## **TWO FOR TUESDAY TRIVIA**

Be one of the first five with the correct answers and win an envy-inspiring *TFT* Trivia T-shirt. Don't forget to answer the Tie Breaker!

1. Half of all RVs are manufactured in what single US county?
2. What is the oldest commission naval vessel afloat?
3. What was the first Federal law to be signed electronically?

## **TIE BREAKER**

What country was first associated with The Easter Bunny?

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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. Does BIM offer training?
2. HO coverage vs. Bicycle Insurance
3. What Products are available?

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## **BIG "I" MARKETS SALE OF THE WEEK**

Congrats to our agent in Alaska on a commercial lessors risk sale of **\$24,057** in premium!