12 Insurances of Christmas

On the first day of Christmas an un-watered Christmas tree… caused one small fire.

- Affluent Homeowners
- NSHO
- Habitational Condominium / Apartment

On the second day of Christmas my neighbors each received… two REALLY huge gifts.

- Recreational Marine
- Recreational Vehicle

On the third day of Christmas my entire work crew coming down with the flu… put the construction job three weeks behind.

- Bonds

On the fourth day of Christmas, a party foul extreme… four festive guests tripped and fell on a step that was icy.

- Personal Umbrella

On the fifth day of Christmas my true love gave to me - fiiiiiiive golden pieces of jewelry.

- Jewelry Insurance

On the sixth day of Christmas a clueless manager gave our employees… six inappropriate gifts.

- Employment Practices Liability - Wrap+

On the seventh day of Christmas the dog chasing the cat gave to me… seven broken, expensive decorations and ornaments.

- Personal Article Floater

On the eighth day of Christmas a blizzard somewhere caused me… an eight hour flight delay (and I missed my connection)

- Travel Insurance

On the ninth day of Christmas an early morning sale gave to my store… nine injured shoppers.

- Small Commercial
On the tenth day of Christmas, icy roads put me in… a ten-car pile-up.

- Commercial Auto
- Auto & Home Standard Markets

On the eleventh day of Christmas a hacker gave to my company… eleven million hacked files.

- Cyber Insurance - Coalition
- Wrap+ - CyberRisk
- Community Banks

On the twelfth day of Christmas a rapid warm up brought to me… twelve inches of melted snow.

- Flood insurance

The Big "I" Markets team wishes you happy holidays, a Merry Christmas and a Happy New Year. We return to publication on January 8th. As always, www.bigmarkets.com is open 24/7!