



Big "I"
MARKETS

2016-2017 Product Guide

Plug into the power of the markets you need today.

Big "I" members enjoy exclusive access to these products with no fees and no volume commitments. Plus, you own your book of business!

www.bigimarkets.com

Check www.bigimarkets.com for full product availability. Not all products are shown and some product availability varies by state.

Bonds - Contract Bonds, License/Permit Bonds, Court/Fidelity Bonds, Private Equity Ownership Bonds, Large Commercial Bonds, Technology/Software Bonds



Goldleaf Surety Services is a high-skill, high-service national surety specialist. We currently provide prompt, professional support to more than 1,500 insurance agencies around the country that need occasional or regular help placing bonds for their clients.

Goldleaf currently works with more than two dozen surety companies and these are among the very best surety companies in the business. All of our markets are rated "Excellent" (or better) by A.M. Best, and all are "T-Listed" (approved by the U.S. Department of the Treasury) for bonding federal contracts. Ranging from "standard" to "specialized" surety markets, our companies provide Goldleaf with an extraordinarily wide range of capacity by size and trade. Goldleaf also maintains licenses in all 50 states, the District of Columbia and the U.S. Virgin Islands, so we are able to provide your agency with the convenience of one stable surety file for clients with multi-state surety needs.

Our team of underwriters is among some of the smartest, most creative and most proactive in the industry. With over 15 years in the industry, we can provide the bonding technical expertise required for your agency to provide bonding resources to your clients. This unique relationship allows insurance agents to provide direct, superior customer service to their clients, while Goldleaf steps in to provide expert surety bond assistance.

The Bond Program is available to members nationwide.

Community Banks Business Insurance Program

*Travelers SelectOne*SM for Community Banks offers one of the premier portfolios of protection in the industry and is delivered by a team of experts dedicated to serving community banks.

The following characteristics should be considered as the minimum criteria for an account to successfully qualify for a coverage quotation:

- ♦ Deposit accounts are subject to FDIC insurance or, in the case of credit unions, insured under the National Credit Union Share Insurance Fund.
- ♦ Quote proposals are most effective when made in conjunction with the account's renewal anniversary date.
- ♦ Community banks and credit unions with assets of less than \$5 billion are considered for Travelers SelectOne+ products.

Covered Services

Travelers SelectOne provides quality, state-of-the-art insurance products to community banks and credit unions. A specimen policy is located in Product Resources on www.bigimarkets.com.

Critical Policy Features

- ♦ Directors and officers liability, with excess directors and officers individual coverage
- ♦ Employment practices liability
- ♦ Bankers professional liability
- ♦ Trust errors and omissions liability
- ♦ Lender liability
- ♦ Fiduciary liability
- ♦ Financial institution bond
- ♦ Kidnap and ransom
- ♦ General liability, auto liability and physical damage as well as workers compensation and property
- ♦ CyberRisk protection

Travelers SelectOne®, underwritten by Travelers Casualty and Surety Company of America, is endorsed by the Independent Community Bankers of America.

CBIC Design Pros

CBIC Design Professionals, an RLI Company, provides comprehensive professional liability coverage for architects, engineers, and surveyors.

Coverage highlights:

- ♦ Defendants' reimbursement of expenses—\$500 per day subject to \$12,500 maximum (reimbursement applies day one)
- ♦ ADA/FHA/OSHA regulatory or administrative action reimbursement—\$30,000 per policy period
- ♦ Free pre-claims assistance
- ♦ Disciplinary proceedings reimbursement—\$5,000 per proceeding
- ♦ Definition of "Insured Person" includes temporary or leased personnel, and retired personnel
- ♦ Predecessor firm coverage, including joint ventures
- ♦ Worldwide coverage
- ♦ Liberalization clause
- ♦ Blanket waiver of subrogation provision
- ♦ Punitive damages extension where allowable by law
- ♦ Deductible mediation credit of 50% subject to a \$12,500 maximum
- ♦ Automatic 90-day coverage for acquired or merged entities
- ♦ Innocent insured provision
- ♦ Consent to settlement provision—50/50 co-share between "Insured" and "Insurer"
- ♦ 60-day automatic extended discovery period
- ♦ Automatic excess coverage for separately insured projects

This product earns 12% commission and is currently available in all states except DE, IL, MD, MA and VT.

COMMERCIAL

Cyber Liability/Security

In today's insurance market, Cyber Liability/Privacy & Security Insurance has evolved into a critical coverage to offer your clients.

COVERAGE HIGHLIGHTS & AVAILABILITY

- ♦ Broad and basic coverage forms
- ♦ Claims made and reported
- ♦ Duty to defend
- ♦ Any breach of any right to privacy or consumer data breach law
- ♦ Breach of duty to maintain the security of sensitive personal information under any statute, regulation or contract including your privacy policy
- ♦ Acts performed by contractors, vendors and outsourcers
- ♦ Privacy claims by employees
- ♦ Breach of confidentiality including commercial information
- ♦ Civil regulatory action where insurable is available
- ♦ Intellectual property infringement is available (Media Liability - includes websites)
- ♦ Negligent transmission of computer virus, work, logic bomb or Trojan horse
- ♦ First party coverage to respond to an Insured's requirement to notify and monitor an individual's credit after a data breach
- ♦ Other coverage available: security costs, hacker damage, business interruption and cyber extortion
- ♦ Minimum premium: \$1,000: \$1,000 (less in some cases)
- ♦ Limits available: we can offer as low as \$250,000 or we can quote \$1,000,000; limits above \$1,000,000 are available in most cases
- ♦ Minimum deductible: usually \$1,000
- ♦ All carriers rated A- or higher

This product is mainly written on a surplus lines basis, though there are certain accounts that can be written admitted. AJ Wayne & Associates can file surplus lines tax in all states except Alabama.

Learn more at www.bigimarkets.com.

Employment Practices Liability

A.J. Wayne & Associates can write employment practices liability for any size company operating in any industry. The program is very effective on companies with 1-100 employees, but we can also entertain large companies with 1,000+ employees. Eligible accounts include everything from "run of the mill" manufacturers to contractors, retail stores, lawyers, insurance agents, accountants, consultants, and more. We can even write accounts with claim activity.

COVERAGE HIGHLIGHTS & AVAILABILITY

- ♦ Broad claim definition
- ♦ Claims made and reported
- ♦ Duty to defend
- ♦ 3rd party coverage is available
- ♦ Defense in addition to the limits is available
- ♦ Full prior acts for unknown claims is available for companies without prior coverage
- ♦ Punitive damage coverage available where insurable
- ♦ Minimum premium: \$1,000
- ♦ Limits available: we can offer as low as \$250,000 or we can quote \$1,000,000; limits above \$1,000,000 are available in most cases
- ♦ Minimum deductible: usually \$1,000
- ♦ Loss control services and pre-claim assistance may be available
- ♦ Coverage is sometimes available in cases where a company does not have an employee manual
- ♦ All carriers rated A- or higher

Learn more at www.bigimarkets.com.

Environmental Impairment - Pollution



If you are looking for assistance with a client's environmental coverage needs, you have come to the right place. American Risk Management Network (ARMR.Net) specializes in environmental risks and insurance.

Your client could be a restoration contractor, condominium association, real estate investment trust, a contractor trying to meet the insurance requirements in a contract that asks for CPL coverage (ARMR staff invented CPL insurance) or simply an owner of a fuel storage tank.

ARMR.Net can handle all of these situations and many more.

Below is a list of products available from ARMR.Net. If you are unsure about the environmental insurance needs of your client or where to find the needed coverages, simply submit the simple questionnaire from www.bigimarkets.com, and/or give ARMR.Net a phone call to discuss your customers' needs and the options that are available to them.

Products include:

Contractors Pollution Liability (CPL)
Restoration Contractors General Liability/Pollution Liability
Real Estate Environmental with Mold/Bacteria, Extra Expense
Environmental Contractors and Engineers Liability Packages
Lenders Environmental Insurances
Waste Transporters
Fuel/Underground Storage Tanks (USTs)

COMMERCIAL

Fine Art (Stand-alone)



From online sales platforms to international museum exhibitions, collectors of fine and decorative art face a number of evolving risks. Chubb's Fine Art Practice has developed a suite of complimentary services to respond to these risks and ensure our clients' collections are preserved for future generations.

Established in May 2014, the Chubb Fine Art Practice has access to fine art and collector specialists in the United States who provide consulting and other services to clients who have a Chubb Valuable Articles insurance policy. The specialists, many of whom have degrees and other training in art and have worked in museums, galleries and auction houses, have extensive knowledge in assessing risks in homes, offices, galleries, art warehouses and other locations where collections may be kept.

The Crown Coverage Fine Art and Valuable Articles Program offers:

- ♦ Blanket or scheduled items coverage
- ♦ No per item limit on blanket coverage
- ♦ Actual value or Current Market Value
- ♦ \$350 million capacity
- ♦ Consideration for any type of collectible including wine, musical instruments, antiques, stamp and/or coin collections, sports memorabilia and collectible figurines
- ♦ Special wine coverage including mechanical breakdown and restoring/replacing damaged labels
- ♦ Coverage for breakage and mysterious disappearance
- ♦ Worldwide coverage
- ♦ Admitted carrier

Learn more at www.bigimarkets.com.

Habitational – Apartment Program

MiddleOak offers solutions for:

Apartment Buildings
Community Associations
Market Rate Apartments
Dwelling schedules (11+ units)
Senior Housing (independent living)
Student Housing (off campus)
Affordable Housing
Mixed Apartments Office/Mercantile

Eligibility

11+ rental units
Any year of construction (updates within 30 years)
3+ yrs. of property management experience (5+ yrs. for student housing)
Property Owner/Manager within 25 miles of property
70% occupancy rate
Leases for all tenants

Coverage Highlights

BOP Form - No co-insurance provision
Guaranteed Replacement Cost available
Special Form - includes Equipment Breakdown
Comprehensive Liability including Personal Injury
Interior Wind Driven Rain coverage available
Water Back-Up & Sump Overflow available
Advantage Endorsement (Over 30 Coverage Enhancements) - see Product Resources on www.bigimarkets.com for a complete list.

Available to member agents in AR, AZ, CO, DE, GA, IA, ID, IN, KY, MD, ME, MI, MO, MT, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VA, VT, WA, and WI.

For more information, contact Rick.Cote@MiddleOak.com or call 800-622-3780, extension 5003.

Habitational – Condominium Program

MiddleOak offers solutions for:

Condo Associations
Homeowner Associations
Condo Conversions
Seasonal Associations
Secondary/Rental Associations
Cooperatives
Planned Unit Developments

Eligibility

11+ rental units
Any year of construction (updates within 30 years)
3+ yrs. of property management experience
Property Owner/Manager within 25 miles of property
70% occupancy rate
Leases for all tenants

Coverage Highlights

BOP Form - No co-insurance provision
Flexible loss settlement options
Special Form - includes Equipment Breakdown
"All in" coverage included
Comprehensive Liability including Personal Injury
Interior Wind Driven Rain coverage available
Water Back-Up & Sump Overflow available
Advantage Endorsement (Over 30 Coverage Enhancements) - see Product Resources on www.bigimarkets.com for a complete list.

Available to member agents in AR, AZ, CO, DE, GA, IA, ID, IN, KY, MD, ME, MI, MO, MT, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VA, VT, WA, and WI.

For more information, contact Rick.Cote@MiddleOak.com or call 800-622-3780, extension 5003.

COMMERCIAL

Big “I” Flood: When it comes to your flood carrier, it’s a bright idea to choose Selective.

CHOOSE SELECTIVE

Selective makes writing flood insurance easy through quality customer service and superior technology. Together, Big “I” Flood and Selective deliver members an unparalleled flood program by offering:

- ♦ An enhanced quoting and policy issuance system providing streamlined navigation, real-time processing and numerous reports to help you manage business effectively and efficiently
- ♦ Direct access to dedicated and skilled underwriters, assigned to each agency rather than a TPA call center and who are well-versed in ongoing legislative changes
- ♦ Competitive commission structure
- ♦ Localized and experienced Flood Territory Managers who travel the country facilitating continuing education (CE) classes, providing the knowledge and expertise needed to effectively speak flood
- ♦ Access to complimentary customizable marketing materials and campaigns
- ♦ Notifications of important National Flood Insurance Program (NFIP) changes
- ♦ On-site book roll-over assistance
- ♦ Carrier appointed claim adjusters and in-house claim examiners following a flooding event
- ♦ Support of Big “I” advocacy efforts on Capitol Hill

A trustworthy companion

Since their founding in 1926, Selective has built a reputation of honesty, efficiency and quality service, backed by an “A” (Excellent) or better A.M. Best rating for more than 85 years.

Plus, Selective provides you access to a fully empowered and dynamic field model that is ready and able to respond to your needs, including:

- ♦ Dedicated and regionally based flood territory managers
- ♦ Agency assigned flood underwriting teams
- ♦ Regional flood claim examiners and appointed adjusters
- ♦ Skilled marketing and internal sales professionals
- ♦ Devoted flood customer service department

WE’VE GOT YOUR BACK

The Big “I” works tirelessly to ensure that your interests as independent insurance agents are well represented on Capitol Hill. And your support of the Big “I” Flood program with Selective helps the Big “I” better serve you!

Big “I” government affairs efforts contributed to the reauthorization of the NFIP and the independent insurance agent representation in the Homeowners Flood Insurance Affordability Act of 2014 (also known as HFIAA or Grimm-Waters 14).

It is through production generated from Big “I” Flood appointed agents that Selective provides financial resources supporting legislative advocacy efforts on behalf of independent agents, by promoting NFIP reform and sustainability.

By placing your agency’s Flood book of business with Selective, you will enjoy competitive commissions while partnering with one of the most experienced and dedicated carriers in the marketplace.

Selective is also the only insurer that directly supports the Big “I” national and state advocacy efforts in Congress and with the NFIP. United, we can help independent agents have a strong voice of flood insurance by placing more business through the Big “I” Flood program.

STAYING SMART

Being knowledgeable of NFIP coverages and changes is crucial in communicating the need for flood insurance to your clients. Fortunately, Selective and Big “I” Flood leverage a variety of channels to keep members up to speed, including:

- ♦ Continuing education classes offered by state associations and taught by Selective Territory Managers or other industry experts
- ♦ Regularly issued communications from Selective about NFIP legislative changes and how they impact agents and customers
- ♦ Numerous publications providing industry updates:
 - ♦ Insurance News & Views weekly e-newsletter
 - ♦ Two for Tuesday weekly e-newsletter
 - ♦ Big I Advantage® Newsletter quarterly publication
 - ♦ Independent Agent magazine special features
 - ♦ NFIP reform announced in state association publications
- ♦ Free topical webinars, as well as access to a virtual university dedicated to flood insurance.

Learn more and sign up for Big “I” Flood today at www.independentagent.com/Flood.



Big “I”
FLOOD
In, Above and Outside of the NFIP!

Highly Protected Risks



Big "I" Markets and Fireman's Fund have partnered together to provide you access to Fireman's Fund's mono-line and complex property product. If you have large, property-driven commercial clients with a proven interest in risk management, Fireman's Fund expertise and Highly Protected Risks capabilities deliver benefits beyond traditional HPR coverage. For the best HPR risks, Fireman's Fund has in-house capacity of \$560 million under a single roof.

COVERAGE HIGHLIGHTS & AVAILABILITY

Features/Benefits:

- ♦ Capacity up to \$600mm in-house under one roof, schedules up to \$3B
- ♦ Low minimum premium of \$25,000
- ♦ True HPR Engineering services to consult with Insureds on building construction for up-fits, new-construction, and maximizing credits
- ♦ Boiler and Machinery Coverage reinsured through Hartford Steam Boiler
- ♦ NUMEROUS Additional Coverages available for Hospitals (outlined in proposal).
- ♦ Green Endorsement, broadest in the industry which allows for existing LEED Certified OR standard buildings to be re-built Green in the event of a loss

Coverage Availability:

Fireman's Fund preferred Property Form is available in all 50 states; International locations can be contemplated with 90-day lead time.

Learn more at www.bigimarkets.com.

International Package Policy - Chubb

This product is a specialized international package of insurance for U.S.-based companies, non-profit organizations and educational institutions that have employees or volunteer workers who travel, work or sell products overseas, or that have locations outside the U.S.

Key Competitive Advantages:

- ♦ Chubb financial stability
- ♦ Superior customer service
- ♦ Worldview®, our innovative online tool that provides access to copies of local policies, claims information and other insurance program information to assist risk managers and agents
- ♦ Chubb global network of underwriting and claims professionals with local operations in 54 countries
- ♦ Focused product knowledge gives us the ability to customize our product toward various business classes such as education, architects and business services through our Chubb International Advantage Edge suite of products
- ♦ Flexible billing options: agency or direct bill
- ♦ Ability to offer multi-year policies

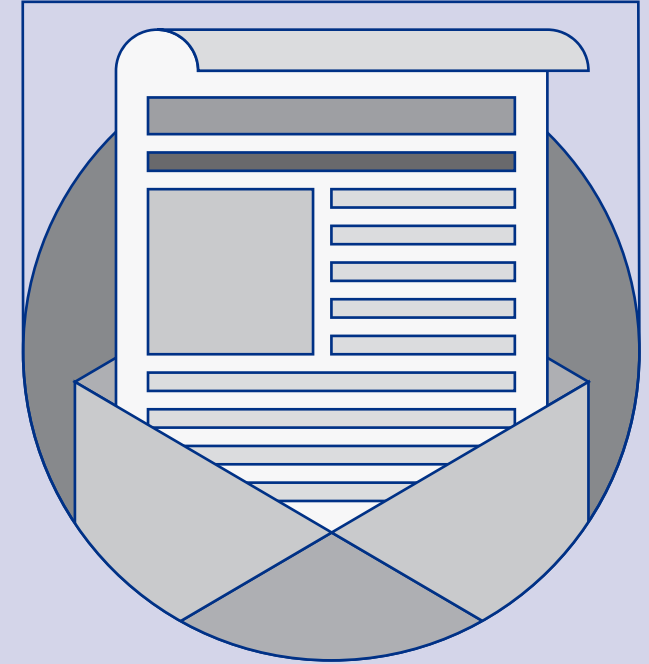
Coverages:

- ♦ Commercial General Liability
- ♦ Employers Responsibility including Foreign Voluntary Compensation
- ♦ Executive Assistance® Services including Emergency Medical Evacuation/Repatriation
- ♦ Contingent Employers Liability
- ♦ Contingent Auto Liability
- ♦ International AD&D and Medical - Employee
- ♦ International AD&D and Medical - Student and Chaperone
- ♦ Kidnap & Extortion
- ♦ Commercial Property and Time Element
- ♦ Cargo and Transit

Minimums:

Policy premium amounts begin at \$1,250 with discounted multi-year policy options for most risks.

For full coverage features and availability, visit www.bigimarkets.com.



Are you reading our weekly newsletter, Two for Tuesday?

Check out this publication for product updates, info and agent success stories that will inspire your agency!

COMMERCIAL

Misc. Professional Liability - Philadelphia Ins. Co.

Philadelphia's Miscellaneous Professional Liability policy (MPL) "Cover-Pro" provides errors and omissions coverage to a great variety of professionals via endorsement to a basic claims-made, pay-on-behalf policy. The underwriting staff tailors each policy to address the exposures unique to each class of business.

COVERAGE HIGHLIGHTS & AVAILABILITY

Universal Coverage Features/Benefits:

- ◆ Defense afforded for groundless, false or fraudulent allegation
- ◆ Pay-on-behalf insuring agreement
- ◆ Reasonably priced, extended reporting period
- ◆ Policy allows for insured consent to settlement
- ◆ Definition of claim includes arbitration proceedings
- ◆ Predecessor firm coverage provided
- ◆ Coverage extends to independent contractors
- ◆ Wrongful acts not imputed to innocent partners
- ◆ Free 60-day discovery clause
- ◆ Prior acts coverage is available for qualified applicants

Limits Available

- ◆ The liability limits available range from \$100,000 up to \$15,000,000.
- ◆ Minimum premium: \$1,000
- ◆ Minimum deductible: \$2,500
- ◆ Maximum deductible: \$100,000



WOULD YOU LIKE YOUR BIG "1" COMMISSIONS FASTER?

Big I Advantage® offers the option to send commissions using electronic funds transfer directly into a designated bank account on a monthly basis with the associated statement emailed. Agencies who do not participate will receive a paper check and statement on a quarterly basis in September, December, March and June. Please note, we do not draft your account for return commission, as it is handled via a paper invoice mailed to the agency.

How do you sign up? It's easy to access from Online Registration!

If you are your agency's System Administrator, you should first assemble the information you will need to update your registration. (Only a user with System Admin or Organizational Admin access can update your registration.) Gather your banking information (and Tax ID number if it has changed), and the email address of the person to receive the commission statement.

Go to www.bigmarkets.com and click on "Click Here to Register or Update Registration Online!" located just above the login area. You can use either your user name or, as long as it is unique to you, your email address. Your password is the same either way. A lost password will be emailed to you immediately by clicking on the link below the sign in block for Big "I" Markets (click on "Need your password?").

To add your agency's banking information, follow the steps below:

1. Verify/Enter the agency information on Step 1.
2. Verify/Enter agency tax ID and banking information on Step 2.
3. Enter whether or not you are tax exempt. If you have received a notification that you are not exempt from withholding, you must check "NO". If you are unsure, you should confirm with your tax advisor.
4. Click 'Next' to save the information. NOTE: You may exit the online registration at Step 3 and your EFT sign-up will be complete. However, we encourage you to continue and verify all of the information for your agency, including adding any new users.

We know security of your information is a primary concern. We use secure socket layer (SSL) protocol to secure the information exchanged between the server and browser. SSL encrypts the data before it is sent over the Internet and decrypts at the server side. We are utilizing our standard security protocols to protect your data on our server.

If you have any questions or concerns, or require technical assistance, please contact us at bigmarkets@iiba.net or 703-647-7800.

COMMERCIAL

Non-profit Directors & Officers - Philadelphia Ins. Co.

"Flexi Plus Five" COVERAGE HIGHLIGHTS & AVAILABILITY

- ◆ Option to have the insurer assume the defense or pay on behalf of coverage
- ◆ Separate limits can be purchased for Employment Practice Liability
- ◆ Elimination of gaps and overlaps with one carrier writing all coverages
- ◆ Defense costs are in addition to the limit of liability
- ◆ Includes punitive, multiple or exemplary damages (where insurable)
- ◆ Automatic Non-Profit subsidiary coverage with asset threshold and notice
- ◆ For-Profit subsidiary coverage available by endorsement
- ◆ Spousal and estate/heirs coverage
- ◆ Personal injury and publishing/advertising liability is included

D&O

- ◆ Outside Directorship Liability for non-profit entities and endorsed outside entities
- ◆ Final adjudication language in fraud and profit exclusions
- ◆ Severability language applies to fraud and profit exclusions

Employment Practices

- ◆ Third party liability included
- ◆ No mental anguish or emotional distress exclusion
- ◆ Leased employees included in definition of insured
- ◆ Definition of employment practices offers many coverage options

Fiduciary Liability

The responsibility on trustees, employers, fiduciaries, professional administrators, and the plan itself with respect to errors and omissions in the administration of employee benefit programs as imposed by the Employee Retirement Income Security Act (ERISA)

Workplace Violence Highlights

- ◆ Workplace violence act includes actual or alleged intentional and unlawful use of, or threat to use, deadly force with an intent to cause harm
- ◆ No mental anguish or emotional distress exclusion
- ◆ Damages include business interruption expense and public image restoration expense

Internet Liability

- ◆ Libel, slander, or oral or written publication of defamatory or disparaging material
- ◆ Invasion of or interference with the right of privacy
- ◆ Infringement of copyright, service mark, trademark, trade dress, or trade name, title, or slogan
- ◆ Improper use of literary or artistic titles, formats or performances.

Recreational Vehicles - Commercial and Personal



National Interstate Insurance Company offers property and casualty insurance for motor homes, professional bus conversions, travel trailers, and medium duty tow vehicles. School and Transit bus conversions are ineligible.

National Interstate's policies are designed to meet the needs of RV owners and feature specialty RV coverages not available with standard auto policies. National Interstate has dedicated claims professionals to handle RV claims, while product management continually looks for ways to enhance customer benefits. National Interstate is rated "A" (Excellent) IX, by A.M. Best Company.

COVERAGE HIGHLIGHTS & AVAILABILITY

The following coverages are available in all states with the exception of AL, DC, KY, HI, MA, MS, RI, VT, AND WV. Coverages for most states are written on admitted policy forms with RV specialty coverage endorsements. Specialty coverages are available in most states where coverage is available.

Total Loss Replacement

If an insured experiences a total loss on their RV during the first five model years, National Interstate will replace the vehicle with a brand new comparable model when this option is purchased. Beyond five model years, they will pay the amount the insured originally paid for the RV toward the purchase of a replacement. In either case, the insured is protected against depreciation of their RV. The insured must be the original owner, and addition of this coverage is available within the first five years of ownership.

Purchase Price Guarantee

If not the original owner, but the unit purchased within twelve months prior to a new policy, purchase price guarantee may be available. Loss settlement will be based on the purchase price during the current and nine prior model years.

Agreed Value

For professional bus conversions, Agreed Value coverage may be available. If a new purchase, the bill of sale can be used to establish value. Otherwise, a professional appraisal within the past 12 months will be required for consideration.

Diminishing Deductible

For each claim-free year, the selected comprehensive and/or collision deductible will be reduced by 25% for up to four consecutive years. If an insured has four consecutive claim-free years, they will have no deductible to pay in the event of a loss. Once a claim is paid, the deductible is restored to the original level shown on the policy, and begins to decrease again for every claim-free year.

Personal Effects Coverage

Replaces the RV owner's lost, stolen or damaged personal items normally carried on trips such as clothing, sporting equipment and cameras. Scheduled Valuable Personal Property coverage is also available.

Full-Timer's Coverage

Individuals who use their RV as a primary residence, or use their RV for more than five months out of the year, need to purchase full-timer's coverage that provides personal liability coverage similar to homeowner's liability.

Additional Coverages

Coverage for golf carts, medical payments, and storage sheds are available.

For detailed state availability and full coverage details, log into www.bigimarkets.com.

Real Estate Agents/Property Manager E&O

Every day, real estate agents face exposures to costly liability claims just by doing business. Protect your real estate agents and clients with Travelers.

COVERAGE HIGHLIGHTS

Travelers 1st Choice+® is specifically designed to offer protection to real estate professionals for the array of emerging exposures they face and can help protect their firms against losses resulting from negligence, errors, and omissions in the performance of professional services. This errors and omissions policy can be tailored to fit individual business needs.

Key policy benefits:

- ◆ Network and information security offense coverage
- ◆ Bodily injury and property damage coverage
- ◆ Crisis event expense coverage
- ◆ Claim services and pre-claim assistance

Sample Claim Scenarios

Pollution, fungi, bacteria

You were the seller's agent. Prior to the sale of the property, you received a call from a neighbor complaining that a waste dump on the subject property was damaging their property. Although you provided this information to the buyer's agent, the buyer alleges they never received this information prior to closing. The buyer brings a claim against you for failing to advise them of the waste dump. With a Travelers policy, coverage is included for failing to advise of the existence of pollutants, fungi, or bacteria in your capacity as a real estate agent or broker.

Bodily injury and property damage coverage

While holding an open house, a guest trips and falls, sustaining a back injury. As the injury results in surgery and the guest cannot return to work, he brings a claim against both the homeowner and you, alleging improper lighting and failure to warn. With a Travelers policy, liability coverage is included for any negligence of the insured, the broker, and/or your agent, up to the full limits of the policy, less any deductible, in your capacity as a real estate agent or broker.

Comprehensive risk management resources for this product are available.

Log into www.bigimarkets.com to learn more.

Technology Consultants Professional Liability

In today's insurance market, Technology Consultant Professional Liability (E&O) is one of the fastest growing areas. A.J. Wayne & Associates can entertain all types of technology and computer consultants. A.J. Wayne has the broadest products available at extremely competitive rates.



COVERAGE HIGHLIGHTS & AVAILABILITY

- ◆ Broad and basic coverage forms
- ◆ Claims made and reported
- ◆ Duty to defend
- ◆ Defense in addition to the limits is available
- ◆ Copyright / trademark infringement coverage is available
- ◆ Libel, slander and other personal injury coverages are available
- ◆ Punitive damage coverage available where insurable
- ◆ Unauthorized access / hacker liability available
- ◆ Independent contractor coverage available
- ◆ Minimum premium: \$1,000 (less in some cases)
- ◆ Limits available: we can offer as low as \$250,000 or we can quote \$1,000,000; limits above \$1,000,000 are available in most cases
- ◆ Minimum deductible: usually \$1,000
- ◆ All carriers rated A- or higher

Learn more about available options at www.bigimarkets.com.

Travelers Wrap+

Travelers Wrap+® allows businesses to mix and match coverages according to their needs.

Why Wrap+?

One size does not fit all when it comes to executive liability and crime coverages, as no two companies face the same financial risks. That's why Wrap+ features some of the most progressive insurance products found anywhere, with the option to mix and match coverages allowing the insured, large or small, to decide which coverage options to purchase.

Modular design = total choice

Whether it's one or all eight coverages, there's always one cohesive policy with consistent forms, terms and language. Select one or more of these coverages, and "snap in" additional coverages over time.

Products and services

- ◆ Directors and officers liability (D&O)
- ◆ Employment practices liability (EPL)
- ◆ Fiduciary liability
- ◆ CyberRisk
- ◆ Miscellaneous professional liability (MPL)
- ◆ Fidelity and crime
- ◆ Kidnap and ransom (K&R)
- ◆ Identity fraud expense reimbursement

Risk management service included at no additional cost

As part of your coverage, you receive access to Risk Management Plus+ Online®, a one-stop resource that provides a comprehensive set of tools to help protect your organization from costly litigation. To learn more, visit rmpluseonline.com.

Why Travelers?

We've provided effective insurance solutions for more than 150 years and address the needs of a wide range of industries. We consistently receive high marks from independent ratings agencies for our financial strength and claims-paying ability. With offices nationwide, we possess national strength and local presence. Our dedicated underwriters and claim professionals offer extensive industry and product knowledge.

COMMERCIAL

Big “I” Markets - Travelers Select



Big “I” Markets agents enjoy access to Travelers Select. The coverages are affordable, broad, and available for dozens of classes. As always, you may access these through Big “I” Markets with no volume minimums. Use them once or use them every day, the choice is yours. Choose from:

Business PacSM

Travelers Business Pac is designed for firms providing personal consumer services, businesses repairing light consumer goods and those engaged in printing.

A sample of classes that we write in this segment includes Dry Cleaners, Funeral Parlors, Locksmiths, Packaging and Mailing Services. For a complete listing of eligible classes, please refer to the Select Product Guide on www.bigimarkets.com.

The Business Pac product provides affordable, broad coverage that can be tailored and customized to meet individual business needs including Professional Errors and Omissions — reassuring for small businesses providing local services.

Office PacSM

Travelers Office Pac is designed for a variety of firms providing medical, legal, financial or other professional services for their clientele. Some of the more than 40 eligible classes include Accounting, Auditing, Bookkeeping, Claims Adjusters – Independent Consultants, Employment Agencies, Medical Offices, Real Estate Appraisers, Real Estate Sales - Residential and Tax Preparation Services.

Popular coverage features include:

- ♦ General Liability Limits of \$2 million per occurrence/\$4 million aggregate are available.
- ♦ Business Personal Property Off Premises coverage is provided, including while in transit and temporarily away from the scheduled premises.
- ♦ Physicians and dentists Black Bag coverage for medical, surgical and dental equipment and supplies away from described premises is included.

Store Pac[®]

Travelers Store Pac is designed specifically for a wide variety of retailers primarily engaged in brick and mortar commerce.

A sample of classes that we write in the Store segment include: Air Conditioning, Heating, Antique Stores, Appliances, Bicycle Shops and Health Stores. But with over 140 classes of business in our appetite, this is just the beginning, so please refer to the Select Product Guide for a complete list.

The Store Pac provides affordable, broad coverages that can be tailored and customized to meet individual business needs. For example, did you know your Travelers Select Store clients can choose Equipment Breakdown coverage and Liability for Damage to Premises Rented coverage?

Tech Office PacSM

Travelers Technology Office Pac is designed for firms providing computer consultation and a variety of technology services for their clientele. A sample of classes that we write in this segment include Computer Consultants, Software Developers, Data Processing, and Website Designers. For a complete listing of eligible classes, please refer to the Select Product Guide on www.bigimarkets.com.

The Technology Office Pac product provides affordable, broad coverage that can be tailored and customized to meet individual business needs. Technology Office clients will have coverage for business personal property that is off-premises or in transit – perfect for small businesses who carry out their technology services away from their office. What’s more, our Technology Office endorsement provides the ability to modify thirty property coverages including covering virtual office premises.

When quoting your next Technology, Business, Store or Office Pac, don't forget to quote the Workers' Compensation as well. The Big “I” Markets Travelers Select program is currently available to members in all states except AK, FL, HI, LA, RI & TX.

The Big “I” Markets Affluent Program

The affluent program is the most widely accessed on Big “I” Markets. With Big “I” Markets, the choice is yours! One application lets you see which direction is best for your client.

ACE

With just one policy, the ACE Platinum Portfolio can provide superior coverage for your client’s home, vacation properties, autos, jewelry and valuable collections, watercraft, and personal liability. The portfolio approach has many advantages: It minimizes coverage gaps and wasteful duplications that can occur with a collection of standard industry policies. It earns an overall discount, so your client gets seamless protection as well as the most value for your premium dollar. In most instances, your client will have just one policy to track and one bill to pay. Please note, the ACE Platinum Portfolio is only available for new customers in limited instances.

AIG

AIG Private Client Group was created to meet the needs of successful customers. But because success comes in many ways to many different people, no two customers will be the same. One might have great wealth and specialized needs - the need to cover art collections or a variety of properties, cars, and boats, for example - while another might have been steadily building wealth, focused on family and career, and is now suddenly awakening to just how much he or she has at risk. AIG PCG aims to meet the needs of these diverse populations with a promise that defines our difference: Insurance that keeps up with your success.

CHUBB

Chubb Personal Risk Services is the premier insurer of high net-worth individuals in the U.S. With exceptional financial strength and over 30 years of experience specializing in the affluent market, they offer products and services designed to help protect the highly valued assets and peace of mind of affluent customers. Chubb offers an array of products ranging from auto to homeowners, valuable articles, liability and yacht insurance. Their mission is to continually evolve and expand the Masterpiece® suite - long considered the gold standard of affluent personal insurance - to provide new offerings that best meet the needs of high-net-worth consumers in an ever-changing world. They provide not just coverage, but craftsmanship.

BROKER OF RECORD

Roughly 20% of our affluent new business premium comes from Broker of Record submissions. We do welcome BOR requests, and have a separate product set up just for that process. Please use the Affluent Personal Lines Broker of Record Change product and submit a "quote request" to create a file on Big "I" Markets if the client has a policy in force for Chubb, AIG or ACE. Coverage is not automatic with a broker of record submission. Each risk will be re-underwritten and accepted or declined based upon its attributes. All risks must meet the eligibility requirements of our program, as described on the Affluent Program underwriting and coverage page.

Multiple Policies/Book Roll: Contact Nancy Doherty (nancy.doherty@iiaba.net) for additional information or to discuss a large transfer. Requests involving multiple policyholders via book roll must be entered separately in Big “I” Markets. Please use the “Request a Quote” feature for each respective policyholder.

The Big “I” Markets Affluent Program is robust and popular, and the complexity can be tricky, which is why BIM has three experienced affluent underwriters dedicated to the program. If your account has features that aren’t addressed above, or on the Big “I” Markets Underwriting & Coverage page, please go ahead and submit applications for consideration. It allows the underwriter to more accurately evaluate the risk by ensuring all information has been provided.

Please note, not all carriers are available in all states. The above information is intended to be a general guide and is subject to change. Each risk is considered on its individual merits and may command different requirements of eligibility.

Collector Car

Chubb will entertain new collector car risks on a monoline basis provided that they meet the following guidelines:

- ♦ All operators in the household must have good driving records.
- ♦ The vehicle should not be operated by anyone under the age of 25.
- ♦ Operator should have experience operating similar vehicles (i.e., high performance).
- ♦ There is one regular-use vehicle per operator.
- ♦ It is intended that the vehicle is used primarily for collector car purposes.
- ♦ The vehicle is not used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing or speed contest.
- ♦ The vehicle is not used on a racetrack, test track or any other course of any kind.
- ♦ The vehicle is garaged.

Minimum vehicle age for eligibility is 25 years old. For monoline business, we generally do not accept newer special interest cars (i.e. 2007 and later Shelby GT500s [top of the line Mustangs], Corvettes, etc.) but could consider them with an entire account provided the usage and security are acceptable AND we also write the regular use vehicles. Exceptions can sometimes be made for vehicles not quite 25 years old. Pending the usage and security, some examples might include early '90s Mercedes SL's, Porsche's (911, 928), Land Rover Defender 90's and 110's, etc.

COVERAGE HIGHLIGHTS & AVAILABILITY

High limits of coverage exist for comprehensive, collision and liability.

- Large or small, Chubb can accommodate collections of all sizes and values.
- Liability limits are available up to \$50 million.

Coverage is for newly acquired collector cars worldwide. No mileage restrictions are in place, and there is no deductible.

The Chubb Collector Car Insurance Program is available to members in all states except Massachusetts and South Carolina.

*Please note that we do write retired racecars or vintage racecars (even if they're used on the track), as long as the customer realizes that coverage ceases once the car is ON the track. We provide for storage, transit (on a trailer to and from), and paddock (parking and garage areas at the track) in these situations.

Log into www.bigimarkets.com to submit a quote.

Jewelry

Worldwide coverage is provided for all risks of direct physical loss unless indicated differently on the declarations. Coverage is written on a repair or replacement basis. The insured can work with their preferred jeweler to complete the repair or replacement of the item.

Covered jewelry will be scheduled separately on the declarations. The schedule will contain a description and limit for each scheduled item. A minimum of one scheduled item must be purchased in order to be eligible for unscheduled jewelry coverage. Unscheduled jewelry coverage is written on a blanket basis with a maximum limit of \$500 per item subject to a \$100 deductible.

Coverage is subject to a minimum annual premium charge of \$50, excluding taxes and fees. The \$50 minimum premium includes all premium generating endorsements or coverages effective on the policy inception date.

Available deductibles include zero, \$100, \$500, \$1,000, \$5,000 and \$10,000.

A coverage extension for newly acquired jewelry is provided. The limit applicable to newly acquired jewelry is the lesser of 25% of the limit shown for this class on the declarations under scheduled personal articles or \$10,000.

A loss payable clause is included within each coverage form. If an item of personal property is shown on the declarations with a designated loss payee, the definition of insured is extended to include the loss payee with respect to the described items only. If a policy with a loss payee is cancelled or not renewed by the company, the loss payee will be notified in writing.

A per jewelry item credit is available when an insured agrees to store their merchandise in a bank vault. The name and location of the bank vault are displayed on the declaration pages. The insured must notify the company when items are to be removed from the vault. An additional premium will be charged based on the full jewelry rate and prorated for the time out of the vault. This endorsement may apply to all covered jewelry or only to selected items. The vault restriction and credit will be indicated for the selected items on the declarations. The reduced rate applies to that portion of the premium represented by the items covered by the endorsement.

Coverage is available to member agents in all states except KY.

Marine

Charter Boat, Mega-Yacht, Performance Boat, Personal Watercraft, Small Boat Under 27', and Yachts

ACE Recreational Marine Insurance® has been a leading provider of boat and yacht insurance for decades, offering comprehensive policies for private pleasure watercraft of all sizes. The Yachtsman®/Boatsman® Policy provides all-risk protection for a wide range of pleasure boats and yachts along with many unique benefits and features. Available products include:

Yachts (27' or greater and up to \$5 million in value)

Small Boats (less than 27')

Elite Yacht® Program (70' or larger, valued at \$3 million or greater, having a full-time paid captain)

The Elite Yacht® Program is Chubb's exclusive program to fulfill the specialty insurance needs of luxury yacht owners with vessels valued at \$3 million or greater. Exceptional yachts require specialized insurance protection and the Elite Yacht Program 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
- ♦ 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 is under 25 years old

Log into www.bigimarkets.com and choose any of these products from the personal products menu to look at full coverage details or to submit a quote.

PERSONAL

Non-Standard Homeowner or Rental Dwelling

Having difficulty finding coverage for your homeowner or rental home? Big "I" Markets can help. We have an A Rated Excess & Surplus Lines carrier offering homeowners Insurance for risks other carriers decline or are unable to write.

TARGET MARKET & ELIGIBILITY:

While there is no maximum Coverage A limit, there is a minimum limit of \$150,000, with exceptions in Louisiana & Michigan. Please contact us for details in those states.

WHAT YOU SHOULD SEND US:

- ♦ Homes titled in an LLC or Corporate Name (Corporate Questionnaire Required)
- ♦ Older, updated well-maintained homes
- ♦ Coastal, Non Coastal or Brush Exposures
- ♦ Log Homes - Questionnaire Required
- ♦ Trampolines, Unacceptable Animals, Unfenced Pools
- ♦ Risks cancelled due to nonpayment of premium
- ♦ Risks with prior losses or being non-renewed
- ♦ Protection class 9/10 - Questionnaire Required
- ♦ Homes with Wood Burning Stoves
- ♦ Builders Risks
- ♦ Risk with more than 4-family unit; business or day care on premise may be considered on a case-by-case basis.

INELIGIBLE RISKS include knob and tube wiring, homes in poor condition/poor maintenance, mobile homes, risks with open claims.

COVERAGE HIGHLIGHTS & AVAILABILITY

- ♦ Coverage for unique exposures
- ♦ Industry-accepted ISO HO3 policy forms modified to tailor coverage
- ♦ Many standard ISO endorsements and customized endorsements available
- ♦ Flexible deductible options
- ♦ Minimum Premium \$1,000
- ♦ 25% Minimum Earned Premium applies
- ♦ Premium Financing available

COVERAGE AVAILABILITY

The Non-standard Homeowner or Rental Dwelling product is now available to members in all states except HI. Learn more at www.bigimarkets.com.

Covering Cohabiting Homeowners

"Cohabiting" couples are commonplace today. But these unmarried partners may be surprised to find their "significant other" shortchanged under traditional homeowners insurance, which typically extends coverage only to "relatives" residing at the insured home or condo.

An endorsement to LexElite® Homeowners Insurance, Significant Other Coverage cost-effectively closes this coverage gap, extending critical protection to the romantic partner of the named insured. Learn more about this important endorsement option today at www.bigimarkets.com.

Homeowner Rental Coverage

The home and condo rental market is booming, and peer-to-peer leasing is leading the charge. With the rise of the home sharing economy and online services such as Airbnb, HomeAway, and FlipKey, it is easier than ever for home and condo owners to earn rental income and for "guests" to land accommodations that fit their needs and budgets.

While home (and room) sharing can be lucrative for homeowners, it exacerbates the typical homeowners risks. Recognizing this, Lexington Insurance Company has introduced the latest in its series of enhancements to LexElite® Homeowners Insurance: LexShareSM HOME Rental Coverage (LexShare HOME), explicitly designed to respond as the sharing economy reshapes the home and condo rental market. LexShare HOME extends homeowners protection expressly where short- and long-term landlords need it — providing coverage certainty with an expanded definition of "residence premises" and raising the roof on protection for losses from property damage, theft, and more.

Non-Standard Condominium/ Non-Standard Renters

Increasingly, tenant risks are being underwritten more closely. If your tenant insured is having trouble finding coverage, one of these products could be an option.

What you should send us:

- ♦ Corporate Owned or LLC
- ♦ Coastal or Non-Coastal risks
- ♦ Additions and Alterations (A&A) Minimum \$5,000/Minimum Contents \$20,000
- ♦ Loss Assessment coverage available
- ♦ Rental, short term rental or vacant condos
- ♦ Homes located in adverse flood zones
- ♦ Risks cancelled due to nonpayment of premium
- ♦ Risks with prior losses or being non-renewed
- ♦ Poor Credit History

Ineligible risks include knob and tube wiring and homes in poor condition/poor maintenance. Risks with an open claim may be considered on a case-by-case basis. Submit a quote request with a complete detailed explanation for consideration.

Condo Coverage

ISO HO-6 (Condo)

Coverage for loss of use/loss of rents available

Renter Coverage

ISO HO-4 (Tenant)

Coverage Contents, Loss of Use, Liability and Med Pay

Coverage Common to both:

- ♦ Optional standard ISO endorsements available to allow customized coverage
- ♦ Flexible deductible options
- ♦ Minimum Premium \$500
- ♦ 25% Minimum Earned Premium Applies

Both products are available to members in all states except Hawaii. Visit www.bigimarkets.com.

Stand-Alone Fine Art

From online sales platforms to international museum exhibitions, collectors of fine and decorative art face a number of evolving risks. Chubb's Fine Art Practice has developed a suite of complimentary services to respond to these risks and ensure our clients' collections are preserved for future generations.

Established in May 2014, the Chubb Fine Art Practice has access to fine art and collector specialists in the United States who provide consulting and other services to clients who have a Chubb Valuable Articles insurance policy. The specialists, many of whom have degrees and other training in art and have worked in museums, galleries and auction houses, have extensive knowledge in assessing risks in homes, offices, galleries, art warehouses and other locations where collections may be kept.

The Crown Coverage Fine Art and Valuable Articles Program offers:

- ♦ Blanket or scheduled items coverage
- ♦ No per item limit on blanket coverage
- ♦ Actual value or Current Market Value
- ♦ \$350 million capacity
- ♦ Consideration for any type of collectible including wine, musical instruments, antiques, stamp and/or coin collections, sports memorabilia and collectible figurines
- ♦ Special wine coverage including mechanical breakdown and restoring/replacing damaged labels
- ♦ Coverage for breakage and mysterious disappearance
- ♦ Worldwide coverage
- ♦ Admitted carrier

Learn more at www.bigimarkets.com.

Travel Insurance



No matter how well you assist your clients, travel holds the potential for unwanted surprises. Travelers today prepare for the unexpected by relying on Travel Insured International. Our Worldwide Travel Services are accessible 24/7/365. Every Worldwide Trip Protector plan comes with outstanding Travel Insured customer service delivered by the friendliest, most knowledgeable protection professionals in the industry.

REQUIREMENTS FOR QUOTING & BINDING

Review the product guide located on Big "I" Markets (click on "Information" in product menu) with your client.

When you are ready for coverage to be issued, click on "Request a Quote", complete and forward application. A credit card will be required to issue coverage.

Coverage will be issued and confirmed in Big "I" Markets, and is currently available to members in all states.

Visit www.bigimarkets.com.

Vacant Dwelling: Non-Standard

Having difficulty finding coverage for your vacant dwelling? Big "I" Markets can help. We have an A Rated Excess & Surplus Lines carrier offering dwelling fire insurance for risks other carriers decline or are unable to write.

While there is no maximum Coverage A limit, there is a Minimum Limit of \$150,000 with a few state exceptions.

What you should send us:

- ♦ Older, updated well-maintained homes
- ♦ Coastal, Non Coastal or Brush Exposures
- ♦ Log Homes-Questionnaire required
- ♦ Trampolines, Unacceptable Animals, Unfenced Pools
- ♦ Homes titled in an LLC or corporate name (Corporate Questionnaire Required)
- ♦ Risks cancelled due to nonpayment of premium
- ♦ Risks with prior losses or being non-renewed
- ♦ Protection class 9/10- Questionnaire Required
- ♦ Risks with more than 4 family units, business or day care on premise may be considered on a case-by-case basis.

Submit a quote request with a complete detailed explanation for consideration.

Ineligible risks include:

- ♦ Knob and Tube wiring
- ♦ Homes in poor condition/poor maintenance
- ♦ Mobile homes
- ♦ Risks with open claims

COVERAGE HIGHLIGHTS & AVAILABILITY

- ♦ ISO DP3 special form including extended coverage
- ♦ 12 month terms (25% Minimum Earned)
- ♦ Premium financing is available
- ♦ Wind and earthquake coverage options may be available.
- ♦ Flexible deductible options
- ♦ Numerous coverage options include: Vandalism & Malicious Mischief, on-premises theft, personal liability and medical payments

The Vacant Dwelling Homeowner product is now available in all states except HI.

Learn more at www.bigimarkets.com.

PERSONAL

Big “I” Personal Umbrella

A+ Rated RLI Stand-Alone Market

The RLI Personal Umbrella is an umbrella liability policy which provides up to \$5 million coverage in excess of the underlying policies’ coverage, subject to any exclusions in RLI’s policy provisions. The product is “stand-alone”, so the insured does not need to place their underlying coverages (auto, homeowners, watercraft, etc.) with RLI.

- ♦ A+ rated and admitted nationwide
- ♦ Limits up to \$5 million available for most risks, and can be written over other personal umbrella coverage
- ♦ Excess UM/UIM available nationwide
- ♦ Stand-alone coverage — no need to switch home or auto carriers
- ♦ New drivers accepted and no age limit on older drivers
- ♦ DUI/DWI permitted
- ♦ Low maintenance — No need to report new exposures mid-term if required underlying limits are maintained
- ♦ Can extend to estates and trusts, depending on how underlying policies are written
- ♦ Simple, self-underwriting application
- ♦ Worldwide coverage as long as the suit is brought in the U.S., Canada or Puerto Rico

Personal Umbrella Alternative Market

The Anderson & Murison Personal Umbrella is an admitted stand-alone personal umbrella policy. With both primary and excess coverage available, it has been designed to meet the diverse needs of your insureds. Written on A rated Scottsdale paper.

- ♦ Limits up to \$10 million available (varies by state)
- ♦ Will consider high-profile personalities, such as athletes and entertainers
- ♦ Will consider risks with prior liability losses exceeding \$25,000.
- ♦ Driver exclusion endorsement available
- ♦ Worldwide Coverage
- ♦ Available in all states except CT, LA and NY.

EVERYONE NEEDS AN UMBRELLA!

Whenever you do a quote for a home or auto policy, take a moment to go to www.iiaba.net/RLI to work up a quick quote with just basic information that you probably already have.

You’ll even be provided with a quote letter for your insured, so you can present that along with the HO or auto quote.

Even if your insured opts not to purchase an umbrella, you can file the quote letter to show that you offered the coverage.



RLI At-Home Business Policy

The RLI At-Home Business Policy provides affordable coverage for those people who operate small home-based businesses. Insureds often believe their existing homeowners or apartment-dwellers policy will cover any loss or damage to their business equipment, furniture and supplies in the event of fire, theft or other catastrophe, when in fact, those policies usually explicitly exclude coverage for any business exposures on their premises.

This product is not intended for all types of at-home business. It is specifically targeted for over 100 retail and services risks operated from the insured's residence and presenting minimal product liability, professional liability and/or off-premises exposures. Professional liability is excluded and requires a separate policy.

- ♦ A+ rated and admitted nationwide
- ♦ Up to \$1,000,000 in business liability protection
- ♦ Up to \$100,000 (varies by state of risk) comprehensive coverage for business personal property both on- and temporarily off-premises
- ♦ Up to \$5,000 per person for medical payments to customers injured on the insured's premises
- ♦ Coverage for loss of business income
- ♦ Standard \$250 deductible
- ♦ Optional increased coverage for theft of jewelry and watches (\$250 limit, available in most states)
- ♦ Optional coverage available for Money & Securities, Electronic Data Processing Equipment (varies by state of risk), and additional insureds
- ♦ Optional coverage for Certified Acts of Terrorism available nationwide
- ♦ Competitive rates starting at just \$125 annually, depending on the location and type of business

Learn more about these products and how to obtain a quote by logging into www.bigimarkets.com.

What is Big "I" Markets?

Big "I" Markets is an online market access system **available exclusively to Big "I" members** featuring no fees, no volume commitments and competitive commissions.

Benefits of Big "I" Markets:

- ♦ Ownership of expirations
- ♦ No initial access or termination fees
- ♦ No obligation to submit other accounts
- ♦ EFT commission payments
- ♦ Only one login needed to access all programs
- ♦ Weekly e-newsletter featuring product knowledge and special interest pieces
- ♦ Doing business with Big "I" Markets supports your state association

What can you access?

A suite of top-tier products including affluent homeowners, bonds, commercial packages, habitational, and non-standard homeowners.

More in-depth information on each product can be found by logging in to www.bigmarkets.com.

Questions? We are here to serve you. Contact bigmarkets@iiaba.net or call (703) 647-7800.

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Big "I"
MARKETS

www.bigmarkets.com