

A CHRISTMAS CYBERBULLYING STORY, AGENCY RISK MANAGEMENT GREATEST HITS, & BIG "I" MARKETS CHRISTMAS SONGS

A Christmas Cyberbullying Story

Remember the scene in *A Christmas Story* when Ralphie snaps and attacks the bully Scut Farkus? While it might feel satisfying to see a bully get walloped in reality that's not the way to handle them. Nowadays schoolyard bullying doesn't stop at school. With texting, cell phones, uploaded videos, and other social media these ever-more vicious attacks can be almost non-stop. Some of these cyberbullies even create websites specifically targeting a single victim.

As horrible as the idea of your child being a victim of cyberbullying, imagine if your child was the bully or falsely accused of being the bully. Civil lawsuits usually follow, psychological counseling is often recommended for both the victim and abuser. Even if the accusation of cyberbullying turns out to be groundless, reputations have been ruined.

The financial impact can be devastating but CyberSafety® Coverage from Lexington, an endorsement available in the **Non-standard Homeowner or Rental Dwelling** product can provide coverage in what can be a very difficult time. It features:

- Limits of up to \$250,000 for damages including defense costs.
- Crisis Response Coverage to help manage the situation including handling the adverse publicity.
- Up to \$5,000 to hire a public relations firm to manage the adverse media attention and potential reputational fallout even if the allegations turn out to be false.

Coverage does not respond when parents or guardians had knowledge of the cyberbullying event and failed to either prevent the cyberbullying or notify the proper authorities.

Check out more features of Big "I" Markets products **Non-standard Homeowners or Rental Dwelling, Non-standard Condominium Unit Owner, Non-standard Renters, and Vacant Dwelling - Non-standard.**

TARGET MARKET & ELIGIBILITY

While there is no maximum Coverage A limit, there is a \$150 - 200K minimum limit that varies by state, and exposure.

What you should send us:

- Older, updated well-maintained homes (Older Home Questionnaire Required)
- Coastal, Non Coastal or Brush Exposures
- Log Homes
- 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
- Builders Risk

Ineligible risks include knob and tube wiring, homes in poor condition/poor maintenance; mobile homes; risks with open claims; more than 2 family unit; business or day care on premise.

COVERAGE HIGHLIGHTS & AVAILABILITY

- Industry-accepted ISO HO3 policy forms modified to tailor coverage for unique exposures
- Many standard ISO endorsements and customized endorsements available
- Flexible deductible options
- Minimum Premium \$1,000
- Lex CyberSafetySM endorsement (provides liability coverage for damages arising from cyberbullying claims as mentioned above)
- The LexElite Pet Insurance Enhancement

This market is now accepting PC 9/10, builder's risk, renters & condominium risks once again and is available in all states except for Hawaii. Learn more at www.bigimarkets.com.

SPECIAL FEATURE

Agency Risk Management Greatest Hits

As a Big "I" member, you have access to exclusive agency risk management resources through the E&O Happens web site at www.iiaba.net/EOHappens. Simply log in with your Big "I" user name and password to access hundreds of articles on a wide variety of risk management topics in addition to other resources.

Here's a round-up of some top-accessed content from the past year:

1. 5 E&O Loss Control Habits of Successful Agencies (December, 2016)
2. E&O Risks When Insuring the Cannabis Industry (May, 2017)
3. How to Prevent Losses from Liquor Liability Coverage Errors (November, 2016)
4. The E&O Perils of Handling Unfamiliar Products and Exposures (June, 2017)
5. How to Avoid E&O Claims from New Products (August, 2017)

Visit www.iiaba.net/EOHappens and take a look today.

Not yet part of the Big "I" Professional Liability program? Request a proposal today. Find your state program manager here to learn more.

Big "I" Markets Christmas Songs

By Michael Welch, Big I Advantage Marketing Assistant

Last weekend, it seemed I heard Christmas songs practically everywhere and, honestly, I have to wonder what some of the songwriters were thinking. Lyrics such as "A child, a child, shivers in the cold. Let us bring him silver and gold." Because that's what a freezing baby needs, ice-cold metal!

There is also the lyric "Christmas comes this time each year..." - Well, yes. It's an annual event. That lyric is part of Little Saint Nick a song about Santa, his hotrod sleigh and the "reindeerpower" of the engine. Does he have **Commercial Auto** (under Small Commercial) for that hotrod?

If you're like me, part of your brain is always thinking about insurance, so I had no choice but to create a list of holiday songs that relate to Big "I" Markets products.

Check out:

- Santa Baby - **Valuable Articles**
- Frosty the Snowman- **Flood** (when he melts)
- Here We Come A Wassailing - giving alcohol to wandering carolers might cause a **Personal Umbrella** exposure
- I Saw Three Ships - **Recreational Marine**
- The Gingerbread House – Really, **Small Contractor & Bonds**
- This is That Time of the Year - Momma goes to the [**Community**] **Bank**, but she holds out a dollar from ev'ry deposit
- All I Want For Christmas is My Two Front Teeth - **Small Commercial** - Dental endorsement
- We Three Kings - **Travel Insurance**
- It's Beginning to Look a Lot Like Christmas - "there's a tree in the Grand Hotel" [Hotel now available under **Small Commercial**!]
- Silver Bells - **Small Commercial** - "shoppers rush home with their treasures"
- Christmas Vacation - You can't think if this movie without being reminded of cousin Eddie and his rusted-out **Recreational Vehicle**. Also, **Travel Insurance**
- I'll Be Home for Christmas - **Affluent Homeowner, Non-standard Homeowner, & Eagle Express**

From the Big "I" Markets team, we wish you a happy holiday season!

WEBINARS

BIM Website Training Webinar

Big "I" Markets

Date: Thursday, December 28

Time: 2:00 - 2:30pm EDT

Cost: Free

Summary:

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. EDT we'll show you how to navigate the Big "I" Markets platform, including how to submit a quote! A recording of this webinar can be found under "Publications" after logging into Big "I" Markets.

Registration:

[CLICK HERE TO REGISTER](#)

HPR Environmental Workshop

Big "I" Markets

Date: Thursday, January 4

Time: 12:00 - 1:00pm EDT

Cost: Free

Summary:

We are very excited to announce the newest ARMOR-designed program, ARMOR HPR™, which will be released January 4, 2018 to every independent insurance agent across the country. This program is only available through ARMOR.Net; you will not want to miss this!

ARMOR HPR™ is the easiest and most efficient new business production opportunity available in your commercial property owner and manager book of business.

Celebrate the official ARMOR HPR™ program release with a sales training virtual workshop, January 4th, 2018 at 12:00PM EST. We look forward to seeing you there.

Registration:

[CLICK HERE TO REGISTER](#)

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. Small Commercial - CNA
2. Caliper Blog - Secrets of Hiring and Development
3. Hubble Telescope Repair Cartoon

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Tennessee on a Non-standard Homeowners sale of **\$11,300** in premium!