

HELP BOATS WEATHER HURRICANE SEASON, HELP HOME BUSINESSES WEATHER THE STORM & FIVE THINGS YOU PROBABLY DIDN'T KNOW ABOUT TRAVELING WITH JEWELRY

Help Boats Weather Hurricane Season

According to the National Oceanic and Atmospheric Administration (NOAA), 2019 is looking like a near-average Hurricane season for the Atlantic. That means nine to 15 named storms, four to eight hurricanes, and two to four major hurricanes. An average hurricane season produces 12 named storms, six hurricanes, and three major hurricanes. El Niño (which suppresses Atlantic hurricane production) is countered by a warmer than average sea-surface temperatures and an enhanced west African monsoon. On the plus side, this year NOAA will be using three new next-generation satellites to make their intensity and tracking predictions more accurate.

That's the good news...

In the eastern Pacific NOAA is predicting an *above*-normal Hurricane/Cyclone season of 15 to 22 named storms; eight to 13 are expected to become hurricanes, including four to eight major hurricanes.

Boaters in hurricane-prone regions need to take steps to keep their vessels safe from harm or at least minimize potential damage and injuries. To help, Big "I" Markets **Recreational Marine** partner Chubb put together a few important tips:

- 1. Move the boat if you can. Protect it if you can't.**
 - If your boat is trailerable, haul it out of the water and move it to a safe location as far from tidal waters as possible and away from trees that could topple. Remember to pull the drain plug and remove electronics on board.
 - If it needs to stay in a marina berth, double all lines and rig-cross spring lines fore and aft, and attach lines high on pilings to allow for tidal rise or surge. Secure the vessel on the offshore side to solid pilings and make sure cleats and other attachment points are strong.
 - If it will remain on a mooring, make sure the mooring is designed to withstand the load that will be placed on it by your vessel. Contact your marina or mooring provider to confirm the maximum load. Inspect chains and swivels that connect to the mooring buoy and double up on the mooring pendant.
- 2. Do not stay onboard.**

During a hurricane, winds can exceed 100 mph and tornadoes are often associated with these storms. If you're onboard during a bad storm, you are risking your life. Don't wait until the last minute to prepare, take precautions, and keep yourself safe.
- 3. Cover all lines to prevent chafing.**

Wrap all lines at where lines feed through chocks with tape, rags and rubber hoses or leather. Install fenders, fender boards or tires to protect the boat from rubbing against the pier, pilings, or other boats.
- 4. Charge batteries and make sure they can run automatic bilge pumps throughout the storm.**

Consider adding back-up batteries and shut off all other devices that consume electricity.
- 5. Remove all portable equipment.**

Canvas, sails, dinghies, electronics, cushions, biminis, and roller furling sails should be taken off the boat and stored. Lash down everything you are unable to remove, such as tillers, wheels, and booms.
- 6. Monitor weather broadcasts frequently.**

You'll need all the time you can get if you need to move your vessel, strip sails, derig and anchor.
- 7. Create and maintain an inventory of all items.**

This includes personal belongings you leave on the boat and those you take off. Mark valuable items, so they are easy to find. Consider keeping a video or photographic record of the boat and its contents in a secure location.
- 8. Keep documents and insurance handy.**

Consolidate all records in a safe place, including insurance policies, recent photos of the vessel, boat registration, equipment inventory, and lease agreement with the marina or storage facility.
- 9. Understand your responsibilities and liabilities.**

Check your lease or rental agreement with the marina or storage facility to see what they cover and what you are responsible for.
- 10. Be cautious after a hurricane has passed.**

Electrical wires could be downed but still "hot" because generators may still be operating. There could be stray electrical current from submerged outlets and/or shore cords in the water, damaged vessel systems, etc. Do not enter the water. Check for leaking natural gas and propane by smell only, not with matches or candles. Check dock lines and mooring pendants, and before you get underway, confirm that there are no submerged objects or debris in your path. Contact local authorities to make sure waterways are safe to navigate.

For over a hundred years, Chubb and its predecessor companies have offered unparalleled stability and protection for small boats, yachts, luxury mega-yachts, and more. Whether your clients own a runabout, sailboat, yacht or mega-yacht with a full-time captain and crew, Chubb offers some of the most seaworthy coverages and services available.

Masterpiece Boat & Masterpiece Boat Select	Personal Watercraft Boats 35' or less
Masterpiece Yacht & Masterpiece Yacht Select	Yachts: 36' and greater
Masterpiece Yacht Preference	\$3m and greater, 70' in length and greater, with a full-time paid captain

Batten her down and take cover at www.bigmarkets.com to choose **Recreational Marine** from the personal products menu to review full coverage details or to submit a quote.

Help Home Businesses Weather the Storm

Anyone who's turned on the news in recent months has seen reports of severe weather events occurring around the country. Inland floods and mudslides, windstorms, and fire are becoming more frequent and severe and unfortunately, many who experience them lack valuable coverage.

That's where you come in. **You can protect your clients who have home businesses by ensuring that they are covered with a home business policy.** 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.

Home business policies from RLI have the ability to protect an insured's loss to business personal property, business income loss, along with extra expense in the event of a covered weather occurrence. Policies can be endorsed if they do not carry the valuable coverage of inland flood if location is eligible.

Popular Business Classes Include:

- Residential Inspection Services
- Teacher/Tutors
- Photographers
- Accounting Services
- Bakers
- Computer Consultants
- Interior Decorating
- Jewelry (Costume)
- Art Gallery / Art Studio
- Crafts
- Personal Assistant
- Wedding Officiate
- Knife Sharpening

All classes subject to further underwriting guidelines.

View full list of over 140 business classifications.

Be sure to use our home business declination form to record that coverage was offered and declined.

Learn more today at <https://www.independentagent.com/home-business> or log into www.bigmarkets.com.

Five Things You Probably Didn't Know About Traveling with Jewelry

Summer is finally in full-swing, and as the weather continues to heat up plenty of your clients will be gearing up for their long-awaited vacations.

This means they will be preparing for their flights, cramming as much as they can into a suitcase, and checking the extended weather forecast around the clock as they get ready to embark on their thoughtfully planned journeys. However, one thing may be forgotten in the slew of pre-flight plans. Their jewelry.

Share these five things with your clients that they probably don't know about traveling with jewelry:

1. **Jewelry sold overseas may be overpriced or a "knockoff".** According to the U.S. Travel Association, shopping is the No. 1 leisure activity for overseas travelers. However, for those hoping to shop for some unique jewelry finds, research is key. A team of Rossen Reports researchers found when shopping overseas that several jewelry items being sold were either overpriced or of a very low quality.
2. **Traveling with expensive jewelry can be hazardous.** Losing a ring on the beach, leaving expensive earrings behind in the hotel safe, having something stolen in an unsafe part of town. Traveling with jewelry is risky so we recommend documenting what is brought along, knowing when and when not to wear jewelry, renting a hotel safe, and concealing the most stand-out pieces.
3. **Jewelry can make navigating airports stressful.** The airport can be a tricky. To make it through with ease we suggest refraining from packing your jewelry in a checked bag, wearing jewelry that stands out, bringing items that can't go in a carry-on bag, and having a TSA officer screen your valuables in public.
4. **Travel jewelry is an actual thing.** When heading out on a road trip, to the beach, or to an amusement park, keeping the expensive jewelry at home is the best move. Instead of ditching it all, looking into travel jewelry, a much cheaper option that might be worth it. A handful of jewelers make stylish pieces specifically for travelers.
5. **Jewelers Mutual's standard coverage extends to overseas travel.** If your clients find themselves fighting the travel bug often, finding insurance that includes standard worldwide travel coverage is a no-brainer.

For more in-depth information about traveling with jewelry, clients can check out our newly updated travel guide. **Start your client's quote for jewelry coverage at jewelry.bigimarkets.com.** Please note – you must use the dedicated portal <http://jewelry.bigimarkets.com> in order to be secured as agent of record. Agent of record changes will not be processed by the carrier until renewal.

For more information about Jewelers Mutual, visit Jewelry Insurance on the Big "I" Markets product listing. Coverage is available to Big "I" agents in all states.

WEBINARS

VU Webinars and Lightning Learning

Virtual University

WEBINARS - Two-hours with CE in select states.

- July 10 - 1:00 p.m. EDT - Rules for Developing the Correct Premium
- July 18 - 11:30 a.m. EDT - 3 Keys to Getting the Named Insured Correct
- July 30 - 11:30 a.m. EDT - 4 Key Personal & Commercial Line Exposures Every Agent Must Understand

View the complete calendar, registration links and see what states have CE approval online. Registration includes live webinar, on-demand recording and a transcript.

LIGHTNING LEARNING - Twenty minutes each with a focus on Did the Underwriter Follow the Law?

- August 6 - 11:30 a.m. ET - Underwriting Period: How Long Does a Carrier Have to Review a New Policy?
- August 13 - 11:30 a.m. ET - Mid-Term Cancellations: When is a Carrier Allowed to Cancel a Policy Before the End of the Policy Period
- August 20 - 11:30 a.m. ET - Conditional Renewals: When Does the Carrier Have to Give Renewal Information?

Register once for the monthly Lightning Learning package and receive all sessions for one low price. Registration includes live presentations and on-demand recordings.

VU Webinar and Lightning Learning questions can be sent to VU staff. The 2019 calendar and all links are available here.

TWO FOR TUESDAY TRIVIA

Prize Award Change - Since not everyone can read the *TFT* right away, prizes will be to the first response with the correct answers and then four selected at random from all received by 6 p.m. EDT on Wednesday. Win a \$5 gift card (Starbucks, Dunkin' Donuts, Baskin Robbins, or Krispy Kreme).

Congratulations to this week's winners - Meghan Yochum (OK) & Lauren Waller (FL) [tied for fastest], Deb Hermansen (OR), Becky Weaver (TN), Kathy Falconer (MO) & Rebecca Carroll (WA).

1. In 1671 Thomas Blood was caught in the act of an audacious attempt to steal the Crown Jewels from the Tower of London by pretending to be a pastor. How did King Charles II "punish" him? - **A FULL PARDON AND PROPERTY IN IRELAND**

2. The White House is the most visited historic home (public or private) in the country. What is the second most visited? - **GRACELAND**

3. A Personal Articles Floater is appropriate for precious jewelry. One of those most famous diamonds in the world, the Hope Diamond, is on display at the Smithsonian. It's a striking 45.52 carats, but many who see it are surprised by the color. What color is it? - **FANCY DARK GRAYISH BLUE**

TIE BREAKER

TB - Nationwide Insurance has an annual award called the Hambone for unusual pet mishaps and recoveries. The 2018 winners Ziva and Zeus, were discovered trapped for up to 21 days in what definitely unusual place? - **AN ABANDONED MISSILE SILO**

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. Oheka Castle
2. Biltmore Estate
3. Commercial Auto - Monoline

BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Iowa on a Commercial Auto - Monoline sale of **\$12,369** in premium!