



## AUG. 2015 ACSR Newsletter:

### Minor Policy Language Change; Major Consequences

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by Bill Wilson

Q: "I was reading an online discussion of an insurer's CGL policy that made a minor language change to the ISO CGL policy. It modified the 'insured contract' provision under contractual liability. Is this something to be concerned about?"

[SEE THE ANSWER  
HERE](#)

#### Do College Students Living Off Campus Need Renters Insurance?

by Dave Evans

An agent comes across an article on an insurance industry publication website that implies parents' homeowners coverage

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**MONTHLY QUOTE**

applies if a college student lives in a dorm



room, but not elsewhere.

The article states:

"When a student moves out of a dorm and into an off-campus apartment, the situation changes. The student is no longer covered under their parents' policy, and instead, they need to purchase a renters' insurance policy to cover items in their rented apartment or house."

Q: "When a student lives at a sorority house, am I correct to think they should carry renters insurance? Or would the coverage that follows a student while away at school from their parents' coverage respond for a property or liability loss?"

[READ FULL ARTICLE  
HERE](#)

"Courage is what it takes to stand up and speak; courage is also what it takes to sit down and listen."

~**Winston Churchill**,  
*Former Prime Minister of  
the United Kingdom*

### **CONTACT**

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**Retain Customers and Grow Your Book**  
**The Customer Service Experience Series**



Retaining your clients is one of the most important aspects of your agency's operation. It takes hard work to bring new clients to your agency, whether that be through online or offline efforts, so it is critical that you work to keep them more than satisfied once they become your insureds.

Unfortunately, for many reasons, many agency owners focus much more on the sale and not enough on the retention when it comes to their clients. In order to maintain clients and have them to continue to come back and bring friends and family via referrals, savvy agency owners put in the effort to ensure that their retention strategies are as focused and measurable as their sales strategies.

[READ FULL ARTICLE  
HERE](#)

### IIAV Young Agents' Conference Coming

Up

Don't miss out on this year's **Young Agents' Conference** taking place on **October 8th & 9th** at the *Downtown Omni in Richmond, VA*. This year's event will feature sessions on errors and omissions and attracting the modern insurance consumer.

On Thursday morning, you will have the chance to take part in an *E&O Mock Trial with IIAV's General Counsel, Doug Palais, Esq., J.D., Vandeventer Black LLP, and Richard Lund, J.D., Vice President of Corporate Solutions, Westport Insurance Corp.* That afternoon,

### Got an App Question?

Join IIAV on **September 18th** for "*Top Technology Tools to Increase Efficiencies for Insurance Professionals*" lunch-n-learn at IIAV in Richmond. Come learn how you can become more efficient business wise and personally with the use of online tools.

Like any technology, online business tools are constantly changing and in any industry, your competitors are learning

we will switch into our marketing gear with *"Stand Out: How to Attract the Modern Insurance Consumer"*, presented by Ryan Hanley, Digital Marketing Lead, TrustedChoice.com.

There will be plenty of time for networking as well. You won't want to miss the trade show on Thursday afternoon or the networking dinner where the Young Agents' award ceremony will take place. This year we have added a new award too, IIAV Young Agents' Company Person of the Year to go along with IIAV Young Agent of the Year.

**So make sure you get registered today for this great event!**

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how to use these tools to their advantage to increase efficiencies with themselves as business owners and CEOs, as well as with their staff and teams. WKH Solutions will present the top technology tools for improving efficiency; how to implement these tools on your smartphone, tablet, or computer; and hear techniques for incorporating your staff and family to help centralize communication.

Natalie Toalson McNamara, VP of Marketing and Client Development, WKH Solutions, will be your guide to online tools in this interactive seminar.

*It is \$15 to attend and includes lunch.*

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\* If you would like to become a sponsor or exhibitor for this event or if you have any questions please contact Kristina Preisner, [kpreisner@iiav.com](mailto:kpreisner@iiav.com)

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