



**March 24, 2015 - In This Issue:**

**Dangerous Hotel/Motel Coverage Issues**

**Get Rid of Dishonest Customers**

**Risks and Rewards of Connected Homes**

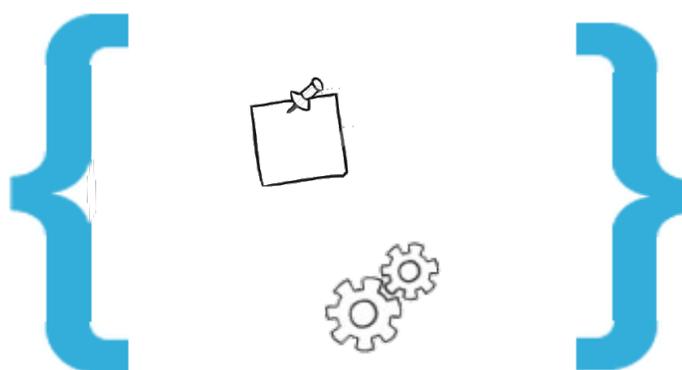
**April Webinar: Pollution Exclusion**

**insurEXPO16**

**Cocktails for a Cause**

**VAIA Roast & Toast**

**Volunteer Opportunities**



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Upcoming Class**

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**MARCH NEWSLETTER**

**3 Dangerous Hotel/Motel  
Coverage Issues-and How to**

*by Jacquelyn Connelly*

As hotels and motels attempt to keep up with the sharing economy through various innovations, independent agents need to respond accordingly.

password. If you do not have this information, please call IIAV at 804-747-9300

## Contact

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## Volunteer Your Time

IIAV's non-profit Virginia Association of Insurance Agents continues to work with local high school, colleges, and universities to promote insurance literacy and career options within the industry. Here are some upcoming volunteer opportunities:

- **March 31** - Old Dominion University (ODU) Career Fair in Norfolk

Please email Kristina Preisner, [kpreisner@iiav.com](mailto:kpreisner@iiav.com), if you are able

How can you make sure you effectively serve your hotel/motel accounts as they develop new ways to compete?

[READ FULL ARTICLE HERE](#)

## Ethics Awareness Month: How to Get Rid of Dishonest Customers

by *Bill Wilson*

An agency has a client who pays inconsistently, files fictitious claims, fails to report new drivers, and puts off audits, among other dishonest behaviors. The agent asks the insurer to non-renew on renewal due to claims, but the company can only do so on one policy, not all of them.

**Q:**

"How can we get rid of customers like this? Can we refuse the client but offer to refer them to another agency as their agent of record if they want to continue using the same insurer? If this is possible, how can we go about it?"

[SEE THE ANSWER HERE](#)

## Spotlight on IoT: Risks and Rewards of Connected Homes

by *Joe Wodark*

It's a beach house used by renters as much as the owner's family, so it seems prudent to save money on the heating bill and keep the thermostat set low. But when a cold front hits the coast and temperatures plummet, ice arrives as an unexpected guest and the house's pipes burst.

A water sensor detects the moisture, and news of the flooded interior flashes across the owner's smartphone—a notification that may save the house. In this hypothetical scenario, sensors installed in a connected home record the appearance of sudden moisture and then transmit the information to someone who can take action.

[READ THE FULL ARTICLE](#)

to help out.



## Quote of the Month

"The first recipe for happiness is:  
Avoid too lengthy meditation on the  
past."

~ **André Maurois**, *French author*



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## "Pollution...You're Not Properly Insuring It"

### Webinar Taking Place in April

On April 20, join IIABA from 1-3 pm for the following webinar, "Pollution...You're Not Properly Insuring It" (2 P&C).

This webinar identifies why "pollution" exposures go far beyond what you might think of in terms of hazardous materials, with the most common pollutants being fungus/mold/bacteria. An overview of standard CGL and commercial property exclusions is provided then an in-depth review of frequently overlooked F/M/B exposures. Included are several real-life claim studies. The program concludes by examining the importance of recognizing the exposures and choosing the appropriate environmental insurance product.

**At the conclusion of this webinar, participants should be able to:**

- Recognize the "pollution" coverage gaps in many policies.
- Understand the need and type of environmental coverage for different insureds.
- Assist businesses in properly protecting.
- Minimize the agency E&O exposure.

[REGISTER HERE](#)

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## *insur*EXPO16 - Will You Be There?

***insur*EXPO16** is right around the corner and we hope you will be joining us. It will take place April 25-26 at the Richmond Marriott Downtown in Richmond, VA.

Our trade show is sold out, we have an awesome speaker lineup, and there will be plenty of time for networking.

Bobby Reagan, Reagan Consulting, will kick off the event with a seminar on ***Industry Trends, Characteristics, and Qualities of the Top Performers*** (2 OGI). He will also be doing a presentation on ***Finding and Developing the Right Producers*** (No CE).

Dave Tralka, InsurBanc, is doing a two session on ***Acquisitions and Perpetuation***. Each class will get you 1 OGI credit.



Wayne Slough, VCU, will be discussing how to use technology to better serve your clients in ***Unplug! What Customers Want!***.

The event will finish with John Martin, Southeastern Institute of Research, discussing ***The Future of Virginia's Insurance Industry***.

JSA will once again be filming this event.

[REGISTER HERE](#)

Please email Teri Chester, [tchester@iav.com](mailto:tchester@iav.com) with any questions.



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## Cocktails for a Cause Taking Place on May 11

On Wednesday, *May 11*, IIAV's Young Agents' Committee will be hosting a Cocktails for a Cause Social for Huntington's Disease Society of America at Hardywood Park Brewery in Richmond.

This event will take place from *5:00 p.m. - 7:00 p.m.* You are welcome to stay longer as the brewery is open till 9 p.m.

This event is being held in tribute of Eddie Benson of Saunders & Benson. *A \$10 donation would greatly be appreciated.* All proceeds will be donated to the Huntington's Disease Society of America. Please bring a check made out to Huntington's Disease Society of America.

Friends and family are welcome to attend the event.

[RSVP / REGISTER HERE](#)

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## Joe Hudgins Is Getting Roasted & Toasted





We hope you can join us for VAIA's Annual Roast & Toast taking place on May 19, 2016. This year, VAIA will be roasting and toasting Joe Hudgins, CPCU, IIIV. This event will be held at Richmond Marriott Short Pump in Glen Allen, VA.

Cindy Amick, S.L. Nusbaum, will emcee for the evening.

**This year's roaster are:**

- Dean Caldwell, *Bankers - Augusta Insurance*
- Ken Hein, *Virginia C.E. Board*
- Katie Johnson, *Virginia Bureau of Insurance*
- George Lyle, *Virginia Bureau of Insurance*
- Rebecca Nichols, *Virginia Bureau of Insurance*
- David Priest, *Virginia Commonwealth Corp.*

All proceeds from this event goes to VAIA. Proceeds will allow VAIA to attend career fairs, provide entry level training opportunities, and help place volunteers at local high schools, colleges, and community functions.

Tickets to this event are \$85 per person. This includes appetizers, dinner, and 2 drinks.

**Thank You to Our Sponsors:**

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If you are unable to attend the event personally or would like to leave a few words of your own you can make a Program Dedication for \$50, the deadline for this is May 2, 2016.

**REGISTER HERE**

If you are interested in being a supporter of this event please contact, Kristina Preisner, [kpreisner@iiav.com](mailto:kpreisner@iiav.com). Learn more about VAIA at [www.vaia.info](http://www.vaia.info).

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