



Fall 2011

Holiday Event Coverage

The holiday months are quickly approaching. Consider Big Sky Underwriters for your seasonal event coverage. Coverage is available for buildings, contents, equipment breakdown, and liquor liability. We have markets for the various events including the following:

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- Haunted Houses
- Craft Shows
- Christmas Tree Lots
- Bazaars
- Concerts
- Dances
- Fairs
- Meeting
- Pumpkin Patches
- Art Shows
- Festivals

Autumn Word Search

A R U N R S N O V E M B E R Y W V U Y L
 A U T U M N U A K W O R C E R A C S J A
 P N V C B I Y A O L I A Z E L V W P O V
 P G N M C K S F A L L I T S E V R A H I
 L E C B M P N Y D A U O S L A T R S D T
 E O A I L M R E B O T C O O V A K I P S
 S R Y T V U B C E R S R H E E P O T B E
 O Y K O O P S T D R U O G T S T S A E F

Autumn Gourd
 Pumpkins Scarecrow
 Harvest October
 Leaves Apples
 Feasts Fall
 Festival November

There are also two Halloween related words not listed above that are hidden in the word search!

Internal Announcements:

- Congratulations Leslie Pitt and Michelle Olson! They both obtained the Agribusiness and Farm Insurance Specialist (AFIS) designation!
- Remember you can choose your Commercial Lines New Business Underwriter. Please make sure the requested underwriter's name is indicated in the email or on the cover page.
- Most applications & questionnaires are available online at bigskyunderwriters.com

Contact Information for Big Sky Underwriters

Mailing Address:

PO Box 3567
Missoula, MT 59806

Phone Numbers:

406.543.7161
800.473.3739

Department Emails:

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CL@bigskyunderwriters.com

Personal Lines
PL@bigskyunderwriters.com

Agribusiness
AG@bigskyunderwriters.com

Church Mutual
CHMU@bigskyunderwriters.com

Physical Address:

2432 Kemp St
Missoula, MT 59801

Website Address:

www.bigskyunderwriters.com

Agribusiness Department

Travelers Ag XTRA Enhancement

Travelers now offers a new enhancement - The Ag XTRA! It is designed to meet the needs for the more complex farm or ranch accounts and provides both coverage flexibility to meet your clients' needs and pricing flexibility to meet their budgets.



INCLUDES INCREASED PROPERTY LIMITS:

- \$10,000 Electronic Data Coverage
- \$25,000 Accounts Receivable Coverage
- \$10,000 Valuable Papers & Records Coverage
- \$10,000 Business Fine Arts Coverage
- \$25,000 Expediting Expenses Coverage
- Preservation of Property Coverage
- \$25,000 Consequential Loss Coverage
- \$25,000 Contractual Penalties Coverage
- \$5,000 Lock Replacement Coverage
- \$25,000 Signs & Entrance Gates Coverage
- \$25,000 for Farm Personal Property away from an Insured Location (from 25% or 10% of coverage property limit)
- \$10,000 for Property in Transit (from \$1,000 limit)

Ag XTRA is designed to provide flexibility and meet the needs for the more complex farm & ranch accounts.

ADDITIONAL CRIME COVERAGE:

- \$25,000 Additional Crime Coverage Applicable to all of the Following:
 - Employee Theft
 - Forgery or Alteration
 - Money & Securities
 - Money Orders & Counterfeit Currency



** Occurrence limit, not annual aggregate

For Additional information, please contact your Agribusiness Underwriter!

Commercial Lines Department

Pumpkin Patches



Big Sky Underwriters can write lots selling pumpkins, gourds and other seasonal items. Some of the features are listed below:

- Hayrides may be eligible
- Corn mazes may be eligible
- Additional Insured Coverage Available
- Competitive Rates
- Low Minimum Premium
- Higher Limits Available

Halloween Special Events

Big Sky Underwriters' Commercial Lines Department can write various Halloween Events operated by schools, churches, civic clubs and more including those listed below:

- Hunted Houses
- Pumpkin Sales
- Hayrides
- Corn Mazes
- Additional Insured Coverage Available
- Attendance up to 1500 per day
- Competitive Rates
- Higher Limits Available

Use Big Sky Underwriters for seasonal event coverage!

Christmas Tree Sales

Tis' the season to be jolly! We have coverage available for lost selling Christmas Trees! Types of risks and available coverages are listed below:

- Pre-Cut Christmas Trees
- Cut Your Own (choose & cut) Christmas Trees
- Other Seasonal Items
- Additional insured coverage available
- Sleigh Rides may be considered
- Competitive Rates
- Low Minimum Premium
- Higher Limits Available



Personal Lines Department

Benefits of Keeping a Home Inventory

Do you emphasize the importance of keeping a home inventory to your insureds? Capturing photos or taking a video of every room in the home only takes a few minutes and can be extremely helpful in the event of a claim. The photos and documentation provides clear evidence to a claims adjuster of what was lost or damaged which can expedite claim resolutions. Faster claim resolution means happier customers and we all know happy customers tend to stay on your books longer!



Tip: Boats Must be Insured During the “Off Season”

Many boat owners make the mistake of putting their boats in storage during the winter seasons without insurance coverage with the thought of “What could possibly go wrong?”. The weather during the winter months can damage boats and there is always the possibility of theft and fire. Let your customers know that a boat out-of-water is still vulnerable to a host of perils and needs year-round protection. What’s more, the insured could end up having difficulty finding coverage next spring if he/she let their boat policy lapse.



New Underwriting Territories

We changed our underwriting territories recently and wanted to make sure our agents were aware of the changes. Please don’t hesitate to contact our underwriters with questions!



Korry Zuber, Ext. 22
 Montana Agents A-D
 Oregon
 Washington
 Wyoming

Korry@bsumt.com



Jaci Dodson, Ext. 22
 Montana Agents O-Z
 Idaho

Jaci@bsumt.com



Dori Pittelkow, Ext. 46
 Montana Agents E-N

Dori@bsumt.com



Mindy Johnson, Ext. 50
 Non-Admitted Business
 All States

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Personal Lines Department
PL@bigskyunderwriters.com
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Big Sky Underwriters

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Accounting

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Susan Fredericks	29	Accounting Leader & Accounts Payable	susanf@bigskyunderwriters.com
Kim Masella	34	Accounts Receivable & Premium Finance Info	kim@bigskyunderwriters.com
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Laci Dunfee	23	New Business Underwriter (in-training)	laci@bigskyunderwriters.com
Leslie Pitt	25	Renewal Underwriter All States, Claims and Billing	leslie@bigskyunderwriters.com
Michelle Olson	36	New Business Underwriter for Montana Agents	michelleo@bigskyunderwriters.com
Mindy Johnson	50	Agribusiness Leader & New Business Underwriter WY, ID, OR, WA, CO	mindy@bigskyunderwriters.com

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Megan Tintzman	56	New Biz Underwriter Idaho and Montana Agents A-G	megan@bigskyunderwriters.com
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Phil Riley	39	Renewal Underwriter	phil@bigskyunderwriters.com
Michelle Moore	27	Transportation New & Renewal Underwriter	michellem@bigskyunderwriters.com
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Twila Miklos	43	Assistant Underwriter - Wyoming and Montana Agents E, G-O, Q	twila@bigskyunderwriters.com

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Nicole Hupp	38	Technical Assistant	nicole@bigskyunderwriters.com

Church Mutual - chmu@bigskyunderwriters.com

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Beth Robinson	49	New Business & Renewal Underwriter	bethr@bigskyunderwriters.com
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Other

Brandon Brownlee	44	Information Technology	brandon@bigskyunderwriters.com
Michelle Tarantino	41	Administrative & Marketing Coordinator	michelle@bigskyunderwriters.com
Scott Tuxbury	26	Vice President, Branch Manager	scott@bigskyunderwriters.com

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Alternate Email Address: Each individual also receives emails using @bsumt.com as well as @bigskyunderwriters.com. The prefix is the same as their listed email address above.

7.14.2011