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July 2009

Volume 3, Issue 7

## BC&M UPDATES

[WWW.BCMINS.COM](http://WWW.BCMINS.COM)

### Hot List

- ◆ Carnival Ride Vendor ~ \$1M/\$2M GL limits = \$63,750. annual premium
- ◆ Grain Bin Erection ~ \$1M/\$2M GL limits = \$5,608.
- ◆ Home Energy Audit Contractor ~ \$500,000 E&O coverage, admitted carrier = \$1,026. annual premium ~ \$500,000 GL limits and \$13,500 Inland Marine Value with non-admitted carrier = \$905 annual premium
- ◆ In-Home contract "sitters" for children, elderly, pets and homes ~ \$500/\$1M GL including Professional, \$1,000 deductible = \$2,505 annual premium
- ◆ Courier Service for banks and pharmacies ~ 3 personal auto type vehicles with 200 mile radius ~ \$1,000,000 Business Auto Liability, \$5,000 Med Pay, \$1,000,000 UM/UIM, Physical Damage with \$1,000 deductible comp and collision ~ admitted paper = \$12,381 annual premium
- ◆ Public Auto ~ 9 units with 100 mile radius ~ \$1,000,000 liability, \$5,000 Med Pay, \$100,000 UM/UIM, no physical damage ~ admitted paper = \$9,829 annual premium

### Vacant Buildings

With the current economy and market conditions, we are seeing more property for sale and on the market longer than in recent years. We can assist you with property and liability coverage for these vacant structures. We can even provide coverage for buildings vacant more than two years! Call us when you have an account that has been vacant too long for your standard carriers.



### Special Events

BC&M has admitted and non-admitted markets for your special events from bicycle races to wedding receptions. Minimum premiums often as low as \$250 for a one-day event. Contact one of our underwriters today for a special event quote!



### Independence Day

Our office will be closed Friday, July 3rd, 2009 in observance of Independence Day. We will reopen on Monday, July 6th. Please take a moment this Independence Day and give thanks to all the men and women who gave their lives for our freedom.

### Conventions

Stop by Booth #14 at the Arkansas Annual PIA Convention to visit with Twila Hall and Mary Wofford on Friday, July 10th. The convention will be held at the Embassy Suites in Rogers AR this year. Chris Akins and Twila Hall will be attending the MAIA Leadership Conference on July 23rd. The Leadership Conference is being held at Tan-Tar-A Resort in Osage Beach MO this year.

### Earthquake

Coverage available for commercial buildings and also dwellings in Missouri and Arkansas. Minimum premium is only \$350 plus fee and tax. Deductibles of 2%, 5% or 10% available.

### Call BC&M:

Hunting Club	Recycling Center	Bar/Tavern
Daycare Center	Roofer	Commuter Van
Dump Truck	Church Van / Bus	Country Club
Non-Emergency Medical Transport w/ or w/out Wheelchair Lift		

### \$50,000 Medicare Surety Bond

The Centers for Medicare and Medicaid Services (CMS) issued final regulations this past spring regarding its new surety bond requirement for DMEPOS (Durable Medical Equipment, Prosthetics, Orthotics and Supplies) suppliers. No later than 10/2/09 (5/4/09 for new suppliers or recent change in ownership), suppliers must provide the National Supplier Clearinghouse with a surety bond valued at no less than \$50,000. This means any medical institution submitting an invoice to Medicare for payment, must provide this newly required bond.

The new bond will ensure CMS can recover over-payments that result from fraudulent or abusive supplier billing practices. This will not only limit Medicare's risk to fraudulent billing, but will also help ensure that only legitimate DMEPOS suppliers are enrolled in the program. Call today for more information about this newly required bond!