

## BC&M UPDATES

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

### Hot List

- ◆ Group Home for troubled girls ~ \$275,000 TIV Property and \$500/\$1M Professional & GL = \$1,714.
- ◆ Express Courier ~ \$1M/\$2M GL = \$500.
- ◆ Pet training and pet sitting ~ \$300/\$600 GL = \$250.
- ◆ Monoline Earthquake ~ \$700,000. residential building, Zone 4 = \$1,680.
- ◆ Race car simulator video game using converted vehicle ~ set up at various events ~ \$1M/\$2M GL and \$10,000 Inland Marine = \$750.
- ◆ Grain Haulers in Kansas ~ we have a competitive market ~ call Diane Plank for details
- ◆ Liquor Liability for Special Event ~ \$1M/\$1M = \$250.
- ◆ Computer Programmer ~ BOP w/ \$1M/\$2M GL and \$25,000 BPP, \$1,000,000 E&O ~ admitted paper = \$1,090.

#### MAIA Small Agency Conference

Join us in Columbia MO on March 25th & 26th for the 2010 Small Agency Conference! Stop by booth #13 to visit with Sydney Croxdale, Chris Akins, Vicki Cota and Twila Hall. This is always a great event and we look forward to visiting with our friends and customers!

#### Account Current Status

For those of you on "account current" status, we allow you to pay us once a month instead of with binding or within so many days of binding. We fax your agency statement at the end of each month and that statement is due in our office on the 15th of that next month. (i.e. You receive your statement the end of July, it is due the 15th of August.) When paying your statement, please specify which items you are paying. Account current is a convenience for you and our accounting department. If we do not receive payment, it is our option to issue direct notice of cancellation for non-payment on your policies. If you have not received payment from your insured, we will issue direct notice for you at your request. However, please keep in mind that the minimum earned or earned premium will still be due BC&M.

#### Private Investigators / Detectives / Process Servers

Effective 1/30/2010, Missouri joined 44 other states in requiring that private investigators be licensed by the state. Licensing requires that private investigators undergo background screenings and testing, carry liability insurance and meet continuing education requirements. BC&M has been providing the required insurance through an admitted carrier for years in Kansas, we even provide the KBI with a Certificate of Insurance. **Let us be your go-to source for this coverage in Missouri!** We offer Crime, Property, Inland Marine, Umbrella and General Liability plus we offer Errors & Omissions, Lost Key Coverage, Property Damage Sub-Limit, Limited Property Entrustment Coverage and Firearms Coverage! Call Marilyn Foster, Sheri Olson or Grace Cumley today for more information.

#### LOGGING

We have markets willing to write general liability for loggers. We may even be able to provide overcut coverage. Most general liability policies exclude this coverage under the care, custody and control exclusion. We have carriers willing to provide a sub-limit specifically for overcut exposure. We can also write the auto coverage for log trucks.

#### Political Campaigns

We can provide property and liability coverage for political campaign offices or headquarters plus we have an E&O market for Political Campaign Management. We also have E&O for Lobbyists and Public Policy Consultants. Call our office for more information!



March 14th ~ Daylight Savings Time ~  
Spring Forward

March 20th ~ First day of SPRING!!

#### Limousines

Call us for coverage in **Arkansas, Illinois, Kansas and Missouri!** We can write the full **\$5,000,000 CSL** auto liability on one policy & include general liability too!!

#### Professional Liability

Combine BC&M's excellent markets with well over 30+ years dedicated professional lines underwriting experience and you have an excellent underwriting source for your professional clients!! We write almost everything from the basic Non-Profit D&O, miscellaneous &/or specialty E&O and Employment Practices Liability to Pollution/Environmental coverage. We have admitted and non-admitted markets available. Give Vicki Cota or Debra Shelton a call.