

# STATEWIDE

# CONNECTION

June 2020

Over  
**56**  
Years  
Of Service

XXIX, No.6

## Product Protection

It's something you may not think about because it doesn't cross your desk everyday, but the **manufacturing industry** is still operating and putting their products on store shelves. We're not just talking about the "Big Names", either. You'd be surprised to learn how many **small to medium** manufacturers there are out there. It could be **soaps and lotions** or **gadgets and gizmos**. The reality is that these manufacturers need an important coverage: **Product Liability**. Product liability insurance covers claims related to product defects. If your client manufactures or sells a product that has a defect and that defect causes injury or property damage, **their business could be held liable**. Additional coverages can include a manufacturers and distributors value enhancement, product withdrawal expense, vendors as additional insureds, primary and noncontributory, waiver of subrogation, worldwide coverage, employer benefits liability and hired and non-owned auto liability. We're in a very **litigious society** right now, so there's never been a better time to help your insured get properly covered. Call and ask us for more information! (All States)

## FYI

Let's talk about homeowners coverage right now. As a home **ages**, the coverage afforded that home can change. We do our best to inform you of any changes to your client's policy or any additions or subtractions to the list of **endorsements** on any given policy. But we still want you to **pay close attention** to your **renewals** when they hit your email. If your home falls into a different tier bracket due to its age, **the coverages can change**. **Always review** each of your client's policies at renewal, that way there are **no surprises** come time for a claim! (AZ, NV)

## Not yet. . . !

Arizona has been singled out in the national news as one of the **leading** states in the rising numbers of COVID cases. While the records keep breaking, we're **determined** keep our employees **safe**. So, for the time being, **we're still working from home!** We won't miss a beat, though! Our level of service to you remains a **top priority**. So, give us a call or send us an email. **We're ready for you!!**

**Now Serving:**  
Arizona, Nevada, Utah, New Mexico  
and (coming soon) Colorado!

## Highlights:

- **Products Liability (pg. 1)**
- **Business Income is BACK! (pg. 2)**
- **WWAD? (pg.2)**
- **Word Search (pg. 4)**

**STATEWIDE**

## Property Moratorium Lifted!

One of our better property carriers has **lifted restrictions** when it comes to property coverages for bars and restaurants. Whether it's a new or an existing policy, you can now add or increase the **business income to \$250,000** per location. Keep in mind that if it's a **new** venture, our underwriters will need to evaluate the risk to determine if they have prior owner experience. If you'd like us to quote or endorse any of your current restaurants and bars, simply send your request to your favorite commercial lines underwriter and **we'll get right on it!** (All States)

## WWAD . . .

Get ready for our first edition of . . .

### “What Would Alfredo Do?”

- “I need a quote right now on a home that's closing today! **WWAD?**”

**Alfredo:** “I would sign in to our online home rater (OPUS) and have that policy in your hands and email in minutes!”

- “I don't remember my ID or Password or I have never used OPUS before? **WWAD?**”

**Alfredo:** Call or email me! I just need your agency code, first and last name and email address. You'll be online in no time!

- “My insured slipped his payment under my door last night. It's past due and I need to get it to you ASAP. **WWAD?**”

**Alfredo:** Simply pull up your client's policy in our OPUS system. There's a tab where you can check their policy status and make a payment on the spot!

- “I'm really hungry right now. **WWAD?**”

**Alfredo:** 2 Snickers bars and a Coke. Do it!

## A Funny For You . . .

I ordered a chicken  
and an egg from  
Amazon. . .



I'll let you know.

## What We Need To Know . . . and Why!

Ever gotten a request from Statewide for a particular document but didn't quite know **why** we needed it? Well, here are the most common:

**Producer's License** - maybe yours expired? It shows the state that **we're** doing business with a **licensed** professional . . . **you!**

**E&O Dec Page** - it lets us know that your agency has **professional liability** coverage should an insured feel the need to sue because of misinformation or lack of coverage.

**Declination Form** - this is a **mandatory** form in certain states showing an attempt to write a policy with admitted carriers before having to go to an E&S market instead. We are **required by law** to send those forms in to the state by a **strict deadline!**

## Think Again.

We bet you have a risk on your desk that you're **not sure what to do with** right now. **Right?** If you think we can't write it, we ask that you *“think again.”* It only takes one phone call to our commercial underwriters to ask. You'd be **amazed** how many agents are **pleasantly surprised** when we say, *“Sure, we can write that!”* One phone call could save you tons of time and stress. **Call us.** What do you have to lose? You may have **everything to gain!** Even if it's a long shot, give us a shot. (All States)

## Let's review, shall we? . . .

- **Professional Liability** now available. Protect your client's product exposure!

- Always remember to **carefully review your homeowner renewals**. The age of a home might put it in a different coverage bracket!

- Add or increase your client's **business income** coverage up to \$250,000. Now taking orders!

- When all is lost or you're confused, think: **WWAD?** Alfredo Rico, our personal lines guru has **all the answers** you need.

- Please help us by making sure we get all requested documents in a **timely manner**. Some states require us to file them before certain deadlines or **penalties** can occur!

I need to practice some social distancing  
from my refrigerator

## Now Writing . . .

Here are a few things we've written lately!

Solar Collectors Mfg - \$6,236

Dwelling Fire Policy - \$658

Tattoo Parlor - \$1,998

Market w/ RV Park - \$8,183

Swimming Pool Maintenance - \$1,600

Exercise Equipment Repair - \$3,058

HO3 Homeowners - PC10 - \$2,355

Childcare - \$1,963

Mobile Home Park - \$2,339

Lessor's Risk - \$29,274

Work Comp - Janitorial Svc - \$5,097

Mobile Home - \$755

Plumber - \$4,272

*What can we write for you today??*

## The Monthly Musing . . .

Marriage is an endless sleepover with your favorite weirdo.

Over  
**56**  
Years  
Of Service

Answering the phone  
"Sheriff's Department Fraud Division"  
sure has slowed down the  
telemarketer calls.

## Contest Time!!

Complete the word search on the next page, return it to Dave in marketing and he'll pick one or two winners for a **\$25 Visa Gift Card!**

Fax it to him at **602-494-6999** or email it to **dranes@statewide-insurance.com**

## Last Month's Word Search Winners:

**Sonya M. - Flagstaff, AZ**  
**Raelene T. - Carson City, NV**

**Congrats!!**

*Your \$25 Gift Cards are on the way!*



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

www.WordSearchMaker.com

- |              |                |              |               |
|--------------|----------------|--------------|---------------|
| Alphabits    | Corn Flakes    | Granola      | Oatmeal       |
| Apple Jacks  | Corn Pops      | Grape Nuts   | Raisin Bran   |
| Bran Flakes  | Count Chocula  | Honeycomb    | Reeses Puffs  |
| Cap'n Crunch | Cream of Wheat | Kix          | Rice Krispies |
| Cheerios     | Fiber One      | Life         | Special K     |
| Chex         | Froot Loops    | Lucky Charms | Sugar Smacks  |
| Cocoa Puffs  | Frosted Flakes | Mini Wheats  | Trix          |
| Cookie Crisp | Fruity Pebbles | NutNHoney    | Wheaties      |



Entry Info: Name: \_\_\_\_\_ Agency: \_\_\_\_\_



- Check One:**  
 \$25 Visa Card  
 \$25 Amazon Card

Email or Fax This Back  
To Dave Ranes  
For A Chance To Win!!  
[dranes@statewide-insurance.com](mailto:dranes@statewide-insurance.com)  
Fax: 602-494-6999



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