



Home Based Business Webinar

Co-Hosted by: Braishfield and USLI

We are SUPER PUMPED that you are here!!

Agenda

- ▶ Who is USLI
- ▶ Home Based Business
- ▶ How to Get a Quote with USLI
- ▶ Leveraging Instant Phone Quote
- ▶ Web Quoting
- ▶ Business Resource Center
- ▶ How to Bind a USLI Policy
- ▶ Questions and Answers

About USLI

- ▶ Braishfield is excited to be offering our Partner Agents direct access and expedited service to USLI for all your quoting needs.
- ▶ USLI is an of A++ rated Berkshire Hathaway company that supports its products with financial strength and stability
- ▶ They are an industry leader who specializes in underwriting low premium, low hazard specialty insurance products and wants to be your go-to-company for small businesses.



Who is USLI



- ▶ USLI is committed to making a difference through our well-designed products delivered to you with unparalleled speed, service and support.
- ▶ We are passionate about our service reputation and how it reflects on you.
- ▶ Multi-platform delivery (phone, web, email)



Home Based Business

▶ Business Personal Property (on & off premises)

- On premises \$5,000 included, can increase to \$100,000
- Off premises \$10,000 included, can increase to \$15,000

▶ Liability Limits up to \$1M

▶ Loss of Business Income

▶ Host Liquor Liability

▶ Errors & Omissions (\$25,000 of E&O Coverage for most classes)

Average premium of \$300!

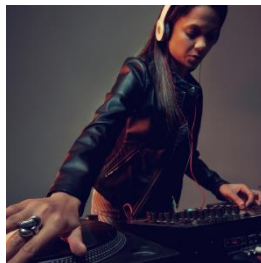
Eligibility Items

- ▶ Businesses operated out of the primary residence
- ▶ Up to three employees
- ▶ Sales/Receipts up to \$500,000
- ▶ Named insured can be an Individual, LLC, Corp., etc
- ▶ No restriction on new ventures
- ▶ Blanket Additional Insureds are available



Top Classes

1. Photographers
2. Car Detailers
3. Bakeries
4. Professional Organizers
5. Disc Jockeys (DJs)
6. Teachers/Tutors
7. Clothing Sales
8. Crafters
9. Coaching Services
10. Personal Fitness Trainers



Home Based Business Top Classes/Industries

▶ Wedding Industry

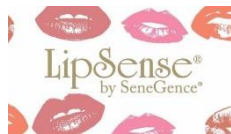
- Wedding Planners, DJs, Bakers, Floral Arrangers, Beauticians, Barbers, Photographers, Travel agents, seamstresses, calligraphers, and more

▶ Direct Sales Consultants

- Over 20M in the U.S.
- Examples include Arbonne, Rodan + Fields, Paparazzi, Pure Romance, LipSense, Scentsy, Norwex, Origami Owl, and more

▶ Etsy Sellers

- 2M Active Sellers
- Over 30% bind ratio for these individuals
- Crafters who make jewelry, accessories, clothing, and more



How to Get a Quote

▶ Instant Phone Quote – 888-845-1729

- New opportunity that we are introducing today!
 - Quotes in 5 minutes or less

▶ Quote online at www.Braishfield.com

- Quote 24/7

MULTIPLE QUOTING
METHODS



Leveraging Instant Phone Quote



**We have created a dedicated toll free number
for our Partner Agents**

1-888-845-1729



SAVE



**We are accessible Monday - Friday from 7:00AM-8:00PM
EST and on Saturday's from 9:00AM-1:00PM**

Leveraging Instant Phone Quote



- ▶ Quote business with USLI is over the telephone in 5 minutes or less
 - Immediate access to a team of 60+ underwriters who will help you pre-screen your risk, determine the best product, and quote with an average of 8-10 rating questions
 - More than 50% of the team has retail agency experience
 - Eliminates the time it takes to complete a paper application
 - Phone quoting is available for over 50 products and thousands of classes of business

Leveraging Instant Phone Quote



▶ What to expect after the call

- Copies of the quote, along with a pre-filled application and point of sale materials will be immediately emailed to you.
- If we are not able to quote a particular risk over the phone, we will warm transfer you over to Braishfield to discuss other possible options.

Instant Phone Quote helps you convert opportunities into cash

Leveraging Instant Phone Quote



▶ Why should you pick up the phone and call?

- Phone Quoting produces results
 - Higher quote ratios
 - 95.3% Quote/Submission
 - Higher bind ratios
 - 32% Bind/Quote
- Instant Customer Service



Our Service = Your Sales Advantage



CALL
888- 845- 1729
FOR AN INSTANT QUOTE!



For all other inquiries please call
888-335-6616

With just a few questions, we can provide you an Instant Quote for:

COMMERCIAL LINES PRODUCTS

- 1-4 Family Dwellings
- Apartments
- Artisan Contractors (30 classes- see reverse side)
- Beauty/Nail Salon/Barber Shop
- Builders Risk
- Commercial Excess/Umbrella
- Concessionaires/Vendors/Food Truck
- Contractor's Equipment
- Convenience Stores/Deli/Grocery/Liquor Store*
- Fitness Centers
- Home Based Business
- Janitorial Services
- Land Leased to Others
- Laundromats
- Lawn Care
- Lessor's Risk Only
- Liquor Liability
- Main Street Mercantile
- Office Product
- Residential Condominium Units Owners
- Restaurants*
- Special Events*
- The Long Shot (Hole-in-one Coverage)
- Specialty Training Schools (Dance, Music and Tutoring)
- Truckers General Liability
- Vacant Building/Vacant Land (Commercial Use)

PROFESSIONAL/NON PROFIT PRODUCTS

- Arts & Culture
- Community Associations
- Cyber Liability
- Employment Practices Liability
- Houses of Worship
- Medical Providers Employment Practices
- Non Profit Directors & Officers Liability
- Property Managers Professional Liability
- Real Estate Errors & Omissions
- Technology Professionals
- Youth Sports

PERSONAL LINES PRODUCTS

- 1-4 Family Dwellings - (DP-1/DP-3)
- Comprehensive Personal Liability
- Condo Unit - Owned/Rented (HO-6)
- Renters (HO-4)
- Excess Comprehensive Personal Liability
- Excess Personal Umbrella
- Personal Umbrella
- Vacant Land (Personal Use)

* Liquor liability is available for most states
Product and Coverage availability varies by state



Our underwriters are available Monday-Friday: 7 a.m. to 8 p.m. ET and Saturday: 9 a.m. to 1 p.m. ET
Quote Online 24/7 at www.braishfield.com

Product, terms and coverages may vary. Not available in all states. Contact your underwriter for details.

04/2019





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For all other inquiries please call 888-335-6616

ARTISAN CONTRACTOR ELIGIBLE CLASSES

- Air Conditioning Systems or Equipment
- Carpentry- interior
- Carpentry- residential property not exceeding 3 stories
- Carpentry- shop only
- Carpet Cleaning
- Ceiling/ Wall Installation
- Door/Window Installation
- Driveway/ Sidewalk Paving or Repaving
- Drywall/Wallboard Installation
- Electrical Work within buildings
- Floor Covering Installation
- Furniture or Fixture Installation (Metal or Wood)
- HVAC (No LPG)
- House Furnishing Installation
- Janitorial Services
- Landscape Gardening
- Lawn Care Services
- Masonry
- Painting- Exterior
- Painting- Interior
- Painting- shop only
- Paperhanging
- Plumbing- Commercial/Industrial
- Plumbing – Residential
- Siding Installation
- Sign Painting or Lettering- Inside Buildings
- Television or Radio Set Receiving Set Installation or Repair
- Tile, Stone, Marble Work
- Upholstering
- Upholstering- shop only
- Window Cleaning



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WEB QUOTING

Leveraging Instant Quote on the Web



- ▶ Quote online at www.Braishfield.com
- ▶ When you are quoting online, you can web chat with one of our Instant Quote underwriters to resolve system questions or underwriting submit issues
- ▶ Our underwriters will work with you to turn the submission into a quote along with pre-filled applications and point of sale materials



Business Resource Center
Resources to help your business grow!



▶ A variety of services available to both you and your policyholders on all USLI products including:



HUMAN RESOURCES



CYBER RISK



**PRE-EMPLOYMENT AND TENANT
SCREENINGS**



MARKETING



PAYROLL AND TAXES



SAFETY

***Also available in Spanish to better serve your
Spanish-speaking clients!***



▶ Free services

- Human resources helpline and online resource library
- Safety and occupational health on-site consultation
- Social media and educational resources
- Online and print marketing recommendations

▶ Discounted services

- Background checks
- Data breach services
- Caliper profiles
- Alcohol and food server safety liquor training
- Signage
- CPR training and certifications

How to Bind a USLI Policy

- ▶ Binding Instructions are located on the Binding Instructions Page, which is attached to each quote
 - In order to request binding, who to send your bind request to at Braishfield
 - What documents to include with your Binder Request
 - Payment Options

USLI Binder Request Instructions

In order to request binding, **Email to:** service@braishfield.com or **Fax to:** 888-335-6615

The following documents must be included with your Binder Request:

- Copy of the Quote, that includes:
 - o Requested Effective Date
 - o Limits Requested (if applicable)
 - o Optional Coverages Requested (if applicable)
 - o Direct Bill Selection and Payment Options (if applicable)
- Completed and Signed Application
- Completed and Signed Terrorism Form (for Commercial Policies ONLY)
- If full payment is collected, a copy of payment check OR if using ACH (E-Check) or Credit Card, a copy of the online payment receipt.
- If using Premium Financing, a copy of the down payment check or online payment receipt AND a copy of the signed Premium Finance Agreement.

If quote is provided on a Non-Admitted basis:

- Completed and Signed Diligent Effort Statement/Surplus Lines Affidavit - Forms can be found by going to the Braishfield Web Portal.

NOTE: For Special Event quotes, **proof of payment is required to be sent with the Binder Request.**

Payment Options

- Payment must be collected prior to submitting your binder request. **Your agency is responsible for any earned premium due to lack of payment to us.**
- For Payment Options, visit the payment options page at: <https://www.braishfield.com>
- If using Premium Financing, a copy of the signed Premium Finance Agreement should be sent with the Bind Request.
- Direct Bill – If quoted on an Admitted Basis and Direct Bill is available. **NOTE:** If Direct Bill option is selected, **DO NOT collect payment from the customer, USLI will bill the customer directly.**

Allstate Agents

- o If paying by paper check, the customer's check should be payable to Braishfield.
- o Agency Bill Policies - An invoice will be supplied to you with the binder or policy. Hold payment until you receive our invoice.

All Other Agents

- o If paying by paper check, the customer's check should be payable to your agency.
- o Payment should be submitted to Braishfield **NET** of commission.
- o Agency Bill Policies - An invoice indicating commission amount and amount due will be supplied to you with the binder or policy. Hold payment until you receive our invoice

Questions?

ANY QUESTIONS??



Moving Forward

- ▶ Thank you for your time
- ▶ Call 888-845-1729 for an Instant Quote
- ▶ Quote online at www.Braishfield.com
- ▶ Contact me for more information:

John Barfield, jbarfield@Braishfield.com

Office number: 888-335-6616

Connect with me via **LinkedIn** [linkedin.com/in/therealjohnbarfield](https://www.linkedin.com/in/therealjohnbarfield)

Visit us at www.Braishfield.com

Follow us for news, updates and tips!



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