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Halcyon Agent News



**Hurricane Preparedness:
Are My Clients Covered if a Civil Authority Denies Access to their
Business?
*Examining the Civil Authority Additional Coverage in the Business
Income Coverage Form***

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As we head into the 3rd Quarter of 2019 with the high point of hurricane season fast approaching, it is important that we review our clients' plans and insurance coverage for business closure and evacuation. We know that Business Income coverage responds to direct physical loss to the insured's premises. However, what coverage responds if the insured's location sustains no damage, but they are still denied access by civil authority and cannot reopen?

The answer is quite fittingly, Civil Authority Coverage. The Business Income (and Extra Expense) Coverage Form (ISO CP 00 30 10 12) offers this lesser known coverage under the header of Civil Authority via the Additional Coverages Section.

Civil Authority Coverage Policy Language

Under 5. Additional Coverages, Business Income (and Extra Expense) Coverage Form (ISO CP 00 30 10 12) defines Civil Authority Coverage as:

When a Covered Cause of Loss causes damage to property other than property at the described premises, we will pay for the actual loss of Business Income you sustain and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises.

Coverage is further limited to occurrences where both of the following scenarios apply:

- (1) Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, and the described premises are within that area but are not more than one mile from the damaged property; and*
- (2) The action of civil authority is taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss that caused the damage, or the action is taken to enable a civil authority to have unimpeded access to the damaged property.*

Finally, the form goes on to limit the period of restoration:

Civil Authority Coverage for Business Income will begin 72 hours after the time of the first action of civil authority that prohibits access to the described premises and will apply for a period of up to four consecutive weeks from the date on which such coverage began.

Civil Authority Coverage for Extra Expense will begin immediately after the time of the first action of civil authority that prohibits access to the described premises and will end:

- (1) Four consecutive weeks after the date of that action; or*
- (2) When your Civil Authority Coverage for Business Income ends; whichever is later.*

Potential Coverage Enhancements to Consider

If the insured has an above-average civil authority exposure, adding ISO form CP 15 32 "Civil Authority Changes" (or its equivalent) can expand coverage. This endorsement is used to increase the mileage radius away from the premises for which civil authority action will trigger coverage and can also be used to increase the period of restoration beyond the standard four weeks. Some carriers also offer other forms that can be used to further broaden coverage by adding specified limits; thus removing any time period constraints.

A Similar Coverage to Civil Authority: Ingress/Egress Coverage

Some carriers offer enhancements that provide coverage for loss of income due to lack of ingress and egress to/from insured's premises. Similar to civil authority coverage, ingress/egress coverage is designed to pay for the loss of income due to physical loss or damage caused by a covered peril to third-party property that prevents access to/from the insured's business. The difference is that an act of civil authority is not needed to trigger ingress/egress coverage.

Civil Authority Claim Example

The following is a real-life civil authority claim example occurring as a result of Hurricane Michael that affected the Florida Panhandle in late 2018:

Hurricane Michael devastated the coastal Florida Panhandle. Civil authorities closed off access to bridges/streets leading to several coastal cities and areas in the Panhandle. Many undamaged local businesses adjacent to the damaged areas were denied access to customers and their businesses for nearly a month due to evacuation orders, road closures, and emergency response. As a result, several owners incurred costs to set up temporary offices for workers and lost revenue due to the inability to reopen – all scenarios that would lead to business income restoration by civil authority coverage.

Conclusion

Even if no direct physical loss is sustained, if the insured cannot reopen their business due to a civil authority declaration, they will nevertheless sustain a business income loss. Having proper coverage for civil authority actions can help lessen business income loss as a result of a natural disaster.



Middle Markets

Halcyon Underwriters is proud to present our new market:

MetLife Insurance

Appetite -

- **Auto**
 - **Small Commercial Risks only/Incidental to business operations only. Vehicle should be secondary to primary operations.**
 - **GVW must be less than 20,000 lbs.**
 - **Fleet size of 9 or less**
- **BOP**
 - **Operations up to 75 Employees**
 - **Annual Revenue up to \$5M per Location or \$15M per policy**

- No more than 2 stories or 35K sq. feet (max of 7,500 sq. feet for restaurants)
- Restaurants
 - New Ventures are acceptable
 - No 24 Hour Operations
 - Fast Food acceptable
 - No sales or consumption of alcohol on premises

Submission Requirements -

- 3-years of currently valued loss runs
- Completed Acord Applications

Contact your assigned Underwriter or for more information you can reach our marketing team at marketing@halcyonuw.com

Changes to Workers' Compensation Application

As a result of FAIA's advocacy efforts during the 2019 Florida Legislative Session, agents are no longer required to have Workers' Compensation Applications notarized.

Agents and insurance carriers writing Workers' Compensation business in Florida must use the ACORD 130 FL Florida Workers' Compensation Application for all submissions. Starting July 1, there is a new version of the ACORD 130 FL that does not require signatures to be notarized.

Agents should begin using the [new version of the ACORD 130 FL](#) with a revision date of 2019/07 to submit to our office.



Personal Lines

Chubb Makes Great Strides in Consumer Technology Platform

Gone are the days of insureds waiting for proof of insurance to leave the dealership with a new car.

The Chubb Mobile app now has a myriad of capabilities allowing insureds to manage their information all from their Mobile

devices.

Now Available on the Chubb Mobile App:

1. Clients can add or replace a vehicle on an existing auto policy
2. Clients can Enroll in services through the apps' Catastrophe Services Center

Click [Here](#) for Instructions



Wildfire Defense Services is now available in Florida

Chubb now offering Wildfire Defense Services in Florida:

Chubb is always looking for ways to do more for clients, which has led to the expansion of the Wildfire Defense Service. Below is a link to the email that was sent to all Florida Clients. Insureds can easily sign up for this service, free of charge, through the Mobile app. [Chubb Wildfire](#)

Have an account that could benefit from all of these Chubb services? Click [here](#) for the most current Chubb Guidelines.

Private Flood Market - Rate Online

Do You Get Tired of Completing Acord Applications?

Halcyon's Marketing Team has created a new online application for Personal Lines which can be emailed directly to PLSubmissions@halcyonuw.com.

Forget the cumbersome applications!! Click [Here](#) for the Application.



Halcyon Small Business

Don't Let Your Clients Burn This Summer Discover What's Trending in Insurance at USLI

During the summer months, many business owners are focused on their family vacations. But don't leave their businesses out in the heat without protection! Halcyon and USLI partner by offering your clients the below

coverages with our online portal or via our toll-free # at 877-268-8219.

Special Events

"Outside or inside, small gatherings or summer concerts, our **USLI Special Event** product is versatile and has unique coverage options."

Home Based Business

"Whether your insured does car detailing, tutoring, party planning or entertaining as a side business, they likely need a **Home Based Business policy**. We can offer a business owners package policy for more than 100 classes!"

Charities and Business Associations

"The days are getting longer, and **charities and business associations** are taking full advantage. Whether it's a fun run, gala or golf outing, summer is prime time for these organizations to fundraise and increase awareness of their efforts. Make sure you're offering coverage for their special events and liquor liability!"

Technology E&O/Cyber Liability

"Wouldn't it be great if protecting your business were as easy as staying in the shade and staying hydrated? Start-up technology companies need to make sure they have the right coverage – with **technology errors and omissions (E&O)** and **network security and privacy liability** on the same form."

Learn more about these products and many more by clicking below on our Instant Phone Quote products.

Contact your Small Business Underwriter today!

[***Click Here - Instant Phone Quote Products***](#)

Halcyon Announcement!!

Learn More About
Us

Have you rated any of our online products yet?

Don't miss out for +2 points extra commission and fast turnaround for USLI and Utica First!

Agents have quick and easy access to online quoting or instant phone quotes with products by USLI, High Value Home Quotes, our Private Flood Program and the new Utica Residential Contractors Program for Florida.

Click [Online Rating](#) or visit our newly designed website today.



Team Member Spotlight: Sarah Cadle



The relationship we have with our agent partners is very important to us. While we work with you on a day to day business level, we thought you'd like to know a little information about one of our teammates.

In this picture, we have our Personal Lines Leader / Vice President, [Sarah Cadle](#)

Years at Halcyon: 10 Years - Time Flies!

Years in Insurance: 10 Years

First Job: Chik-Fil-A Cashier

Favorite Movie: Legally Blonde, "Endorphins make you happy, Happy people just don't kill their husbands."

Favorite Vacation spot: Highlands, NC

If I'm not at work, you can find me.... Hanging with my husband and 3 boys – swimming, shooting hoops, building legos, watching Space Jam, or having a dance party to "Old Town Road" and "Despacito"

Motto: Treat others the way you want to be treated. A joyful heart is good medicine.

Favorite Childhood Memory: There are too many to pick just one - but they all involve spending time with family - Shooting hoops with my dad, Donuts with my Papal, Spelling words with my Granny, walking to the park with my mom.

Hobbies: Trying to keep my kids fed. Feeding 3 growing boys is not an easy task.

Bucket-list Item? Alaskan Cruise; Mediterranean Cruise, spending a month in the spring with my husband and all 3 boys backpacking through Europe.

Advice for Success: Pay attention, ask questions, take constructive criticism and give credit where credit is due.

If I wasn't doing this, I'd: be an orthodontist - a smile can change a person's life.

Pet Peeve: People who don't read or listen and continue to ask the same questions.

Greatest Challenge: Keeping all the plates in the air! I feel like a circus act juggling work life, family life, and just life in general!

My favorite work memory is: Placing our largest account while in the early stages of labor with our second son; while this was exciting, not something that I recommend.

What would your perfect day consist of? Sleeping in, (Which is really sleeping until 7 am these days!) hanging out with Watson, Sutton and Royce and a date night with my husband at Hillstone.

What is the biggest change you have seen so far: The consolidation of personal lines markets with the ACE acquisition of FFIC and Chubb. In one year the entire HNW marketplace completely transformed.

If I could have met anyone in history, it would be: Jesus

My favorite part about my job is: 1.) My teammates. Personal Lines is the best. 2.) Working with my cousin, Cindy Smith.

What influenced you to join insurance: I was a finance major and took an intro to Risk Management and Insurance class. I loved it so much I changed my major and never looked back.

First purchase if you won the lottery? It would depend on how much I won! \$5million - life as normal and invest for the future, probably a new car. \$100 million - A home in Highlands, NC, and Beach condo and a new SUV!

Little-known fact: I am the oldest of 6 Children,

- When I was 11 my family had 23 pets.
- I was shot by a bow and arrow by our neighbor when I was 6.
- I HATE pie.
- I have giant feet – I wore a size 10 shoe in 4th grade (fortunately they stopped growing).
- I look just like my dad, and my oldest son looks just like me. But, of all my siblings I looked the most like my Brother, Vlad. Funny thing is – he was adopted.

One thing you cannot live without? Jesus and the constant peace that in my weakness His grace is sufficient.

Did You Know?

Halcyon offers premium financing arrangements with very competitive rates for your commercial accounts. Contact your Halcyon Team for a free quote on any new or renewal account.

All Direct Bill commission statements are emailed to the agent on file by the 10th of each month.

Claims Update!!

Halcyon's website now has direct reporting available for all claims, ensuring faster access for appointed agents using online reporting for many of our companies.

Please use our claims links by clicking CLAIMS to report any claims. If you need assistance filing any claim, please contact your assistant underwriter.

Is Your Agency File Up to Date? Has your office merged or changed names? We need to update your agency file!

Halcyon Agents must have an active E&O, ACH Direct Deposit Payment Form and W9 on File Annually in order to remain an active agent. Please add us as a certificate holder today.

Please remember to send a copy of your E&O renewal certificate to compliance@halcyonuw.com annually.

IMPORTANT - Halcyon requires direct deposit of your commission payments via ACH for all Halcyon policies. Signing up is EASY! Please make sure we have an updated [ACH Payment Form](#) on file for your agency to receive commissions via direct deposit.

Send the completed copy to compliance@halcyonuw.com.

Call or Email Today - Click Here for our [Staff Directory](#)



Take a look at our overall 2019
Middle Market Successes below!

What Are We Writing?
[Halcyon 2019 Middle Market
New Business Success List](#)

Halcyon is participating in the "[Challenge for Hope](#)" race for Give Kids the World.

We've accepted the challenge to raise money for Give Kids The World Village.

Every day, this nonprofit "storybook" resort provides cost-free vacations to children and families battling critical illnesses, and we believe those vacations create happiness and hope when these families need it most.

When a child is diagnosed with a critical illness, their family's life become full of unexpected and unpredictable challenges, from doctor appointments to hospital stays and medical treatments.

But for one week, children and families have the chance to laugh, play and simply spend time together – both at the Village and at Central Florida's world-class theme parks and attractions.

Give Kids The World Village becomes a home-away-from-home during their once-in-a-lifetime trip and it doesn't cost the families a cent.

That's why we're taking on the Challenge for Hope. On **November 9th**, we'll join fellow Challengers at the Village, as we walk, run, roll, or stroll through a 5K that captures the magic families experience during their stay.

Thank you from all of us and the great kids you're going to help! To Help Support our Fundraiser - you can visit our team page. [TEAM HALCYON](#)

Halcyon's Employees will be participating this year on Saturday, November 9th.

Check out our Business Development Manager talking about his personal experience during the race [HERE](#).



Why Halcyon? Check out the many reasons in the video above!

It's easy to join our mailing list!

Just send your email address by text message:

Text
HALCYON
to **22828** to get started.



Message and data rates may apply.

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