



ONE BROKER'S STORY OF SUCCESS

The Benefits of Instant Access

JEFF'S DILEMMA

One Sunday evening, Jeff, owner of ABC Development Group, was reviewing plans for a new restaurant construction project starting Monday. While reviewing his Builders Risk insurance policy, Jeff realized the policy only included a \$50,000 limit for transit and temporary storage coverage yet he needed \$85,000. He reviewed the original quote to see if other limit options were available, but increasing the limit would also increase his premium, putting him over budget. Jeff was unable to get in touch with his broker at Risk Business Insurance since it was a Sunday, but he found the phone number for the owner, Betty, on their website and to Jeff's delight, Betty answered.

Jeff explained he needed to have proper coverage in place immediately because construction was starting the next morning. Betty said she had a few ideas that may adequately cover his needs at the premium required. Knowing the time crunch Betty promised she would call Jeff within one hour with an update.

BETTY TAKES ACTION

Having just attended a Schinnerer webinar on their newly expanded Builders Risk program, Betty recalled Schinnerer offers built-in coverages with higher limits than what is usually offered in the marketplace. Betty immediately went to Schinnerer's website and confirmed the transit and temporary storage coverage included in the policy has a basic limit of \$100,000. Betty's only concern now was will I be able to offer a competitive quote against Jeff's current carrier? Betty logged into the Schinnerer Online Broker Portal and within minutes completed the application and received a quote. Betty was thrilled to see that Schinnerer includes increased limits, and a few additional coverages, at no additional premium! A win-win for both Betty and Jeff.

Betty forwarded the quote to Jeff and called him right away to give him the good news. After comparing the coverage and premium, Jeff asked Betty to bind coverage. Betty logged right back into the portal, issued the policy and emailed it to Jeff.

The Schinnerer Online Broker Portal allowed Betty to quote, bind and issue a policy outside of normal business hours in only minutes.

Register for the Online Broker Portal at www.schinnerer.com/brokerportal

Visit www.schinnerer.com/buildersrisk for more information or contact a Builders Risk underwriter at (904) 446-2810 or vos.buildersrisk@schinnerer.com.