

{This is a series of emails for trainers to send periodically as they see fit. We can build an archive of these emails from 1) general usage tips and 2) "Tips of the Month" for specific job function dashboards}

General Usage Tips

Re: IRMI Tip – Use Dashboards to Quickly Find Information

The IRMI Online Job Function Dashboards are navigation tools designed to help you quickly find the information you need in the IRMI library.

Check them out on the home page, and use each one most applicable to you or your research:

Commercial Agent/Broker
Commercial Claims
Commercial Underwriter
Construction Risk Management
Personal Lines
Risk Management

Notes applicable to each dashboard:

- Include links to many different IRMI publications
- Most useful to subscribers to multiple titles, particularly subscribers to the Professional Library
- Mark your favorite dashboard(s) by making it your home page for your browser or adding it to your favorites by using the IRMI Online "Bookmark" button.

Re: IRMI Tip – IRMI Online Home Page

The focus of the new IRMI Online home page is to help you locate the information you need.

Left side of the home page:

- primarily for new users
- links to training materials and the IRMI Online help feature

Right side of the home page:

- for more experienced users
- links to the navigation tools you need, such as the topical indexes and dashboards
- "New in IRMI Online" will point out (and link to) some of the most unique new items added during the previous month and will link to the What's New page where you can get a more detailed review of changes in the library.

Re: IRMI Tip - Save Time by Not Logging Out

Remember that it is best not to log out of IRMI Online when you are finished using it. If you just close the page without logging out, you won't have to log in the next time you use it.

Re: IRMI Tip - Topical Indexes Provide Quick Overview

Remember the alphabetical index in the back of your school textbooks? Using the Topical Indexes in IRMI Online helps you find information in much the same way. Each IRMI reference publication has its own topical index. Using these indexes, you can search within your publication of choice.

The IRMI editors have selected specific, key explanations and discussions to represent each topic. Using this alternative way to search can help you quickly find information pertinent to a topic within one category of information (or reference manual).

The "Topical Indexes", found on the home page and the left hand Table of Contents, provides a link to the topical index in each publication as well as to certain other navigation tools.

Tips of the Month from Dashboards

Re: IRMI Tip - Promptly Notify Insurers of Events That May Result in Liability Claims

Policy conditions require notice of situations that may lead to liability as soon as possible after they occur. This gives insurers an opportunity to investigate while the evidence and memories are fresh. Violation of the condition may result in a denial of coverage. This is most likely ...

This "Tip of the Month" comes from *The Risk Report* in the IRMI Reference Library.

To see the rest of this Tip of the Month, visit the Commercial Agent and Broker job function dashboard)

www.irmi.com/online

Re: IRMI Tip - Indemnifying a Railroad

Contractors working on or adjacent to railroad property may be required to purchase railroad protective (RRP) liability insurance on the railroad's behalf. The easement agreement under which the work is being permitted on railroad property, however, may also require the contractor to hold the railroad harmless in connection with the work. The RRP policy by itself does not ...

This "Tip of the Month" comes from *Commercial Liability Insurance* in the IRMI Reference Library.

To see the rest of this Tip of the Month, visit the Commercial Claims job function dashboard)

www.irmi.com/online

Re: IRMI Tip - Understand Symbol 19

Understand Symbol 19—Mobile Equipment Subject to a Motor Vehicle Law—When the Symbol Is Needed and When It Is Not

The 2006 ISO Business Auto Policy (and also Truckers and Motor Carrier policies) includes a covered auto designation symbol to trigger auto liability coverage for land motor vehicles that would qualify under the policy definition of "mobile equipment" if they were not subject to a ...

This "Tip of the Month" comes from *Commercial Auto Insurance* in the IRMI Reference Library.

To see the rest of this Tip of the Month, visit the Commercial Underwriter job function dashboard)

www.irmi.com/online

Re: IRMI Tip - Clarify the Insurer's Duty To Defend

Clarify the Insurer's Duty To Defend When Multiple Policies Are Triggered by a Claim
When the "other insurance" provisions of multiple liability policies triggered by the same claim do not provide a clear order of payment (that is, one is clearly primary and

the others are clearly excess), a number of problems can arise. From the insured contractor's standpoint, the most immediate issue ...

This "Tip of the Month" comes from *Construction Risk Management* in the IRMI Reference Library.

To see the rest of this Tip of the Month, visit the Construction Risk Management job function dashboard)

www.irmi.com/online

Re: IRMI Tip - Proactive Marketing of Jewelry Coverage

Many people overlook the need to properly insure their expensive jewelry, believing that it is automatically protected by their homeowners policy. Coverage, however, is limited to the perils covered under that policy, and coverage for theft is severely curtailed by a theft sublimit—typically \$1,500. As a result, you should ...

This "Tip of the Month" comes from *Personal Risk Management and Insurance* in the IRMI Reference Library.

To see the rest of this Tip of the Month, visit the Personal Lines job function dashboard)

www.irmi.com/online

Re: IRMI Tip - Update Disaster Plans To Be Ready for a Pandemic

In October 2006, Business Insurance surveyed its readers asking if their organization had an emergency plan for dealing with an influenza pandemic. Slightly less than 30 percent of the responding companies said they did. This response illustrates ...

This "Tip of the Month" comes from *Practical Risk Management* in the IRMI Reference Library.

To see the rest of this Tip of the Month, visit the Risk Management job function dashboard)

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