



Sour Cream Cookies

Lauren Turner, Personal Lines

INGREDIENTS

6 tablespoons butter, softened
1 cup sugar
1 egg
1/2 teaspoon vanilla extract
1/2 cup sour cream
2 1/4 cups all-purpose flour
1/2 teaspoon baking powder
1/4 teaspoon baking soda
1/4 teaspoon salt
1 cup powdered sugar
3 tablespoons milk

DIRECTIONS

Whisk together flour, salt, baking powder, and baking soda in a bowl; set aside. Cream butter and sugar in an electric mixer for 2 minutes. Mix in egg, vanilla extract, and sour cream to butter mixture. Slowly add in flour mixture and mix until combined. Cover and chill in the refrigerator for 1 hour. Preheat oven to 375°F. Lightly dust surface and rolling pin with flour; roll dough to about 1/4 inch thick. Cut out dough with cookie cutter and place on baking sheet lined with parchment paper. Bake for 7 minutes or until edges start to turn golden; cool on wire rack.

Stir together powdered sugar and milk in a bowl to make the icing.



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(877) 203-8531**

Not available in WV



Special Events Call for Special Coverage

I recently read an article that said 87% of the meetings scheduled for 2020 were canceled due to the Covid-19 pandemic and was surprised that the percentage wasn't higher given the many cancellations for meetings I was scheduled to attend.

However, the article did consider that some of those meetings were changed from in-person to virtual and that was not calculated in the percentage. The thought is that many events that were postponed last year will now take place in 2021. With the vaccine roll-out and thoughts of herd immunity, this is becoming a possibility.

Keep BDI in mind for those upcoming special events. Minimum premiums start at just \$250 as well as options to schedule multiple events on one policy as long as the date is specifically scheduled. This helps keep the costs down for many insureds.

We're starting to see some music festivals, cattle shows, family reunions and car shows. Those are just a few of the many types of special events we can review. For events not located in WV, you have the ability to rate these yourself on our website or call our toll-free quote line, 877-203-8531. The phone/web quote option also pays 13% commission as well.

This spring feels different than any spring I can remember. With last year being "closed" and the optimistic outlook ahead, we hope you get many calls for special events. We're here to help with those requests.



Colin Wills
P&C Department

Spring is in the Air

Be on the lookout for clients in need of Workers Compensation Coverage this season. Easter is right around the corner quickly followed by Mother's Day.

Many people want to get their lawns in tip-top shape so consider the businesses that are an integral part of making life easy. These include, flower shops, farms & nurseries, garden centers, garden equipment sales, landscaping, concrete and cement contractors, and masonry contractors, just to name a few.



We are here to help make your Workers Compensation production flourish, so send us your submissions today. As a reminder, don't forget to include the following information:

- Fully completed ACORD130, Workers Compensation Application
- All officers/members/sole proprietor information whether they are to be included or excluded
- 3 years currently valued loss runs

Let's get growing!



Linda Wolfe
Workers Comp Department

Non-Emergency Medical Transportation - What You Need to Know

Over the past few years, Non-Emergency Medical Transportation (NEMT) risks have become a popular start-up operation for many entrepreneurs. The appeal of NEMT businesses, at first glance, is the low cost of entry into the marketplace. Many operate with their personal sedan or minivan, no special driver license required, insurance coverage was easily accessible, and the service was in high demand.

Also, over that past few years as popularity has increased, so have the insurance requirements. Some of the first things I ask agents when submitting these accounts is:

- Who is the insured working with to obtain their rides?
- Can you obtain a copy of the contract?

The trend of increasing insurance requirements has hit most classifications of transportation related businesses, and NEMT risks are no exception. The requirement for specific covered auto symbols, additional coverages, and other provisions required to operate will be spelled out within the contract and it will provide us a running start to correctly writing the account.

Common examples of requirements is for the coverage to be written on either Symbol 1 (Any Auto) or Symbols 2, 8, & 9 (All Owned, Hired, & Non-owned Auto). Our carriers traditionally write these policies as a Symbol 7 (Scheduled Autos) but are willing to consider writing them with Symbols 2, 8, & 9.



They require a copy of the contract and an additional application for the Hired and Non-owned Auto to consider these. Other things to look for contained within the contract are the Additional Insured requirements which can contain requirements for multiple entities, waivers of subrogation, and notice of cancellation requirements.

So, the next time you have a submission for a NEMT risk, ask what coverages are required in the existing or potential contracts, and get the jump on getting your insured the coverage they need.



Matt White
Commercial Auto

Insuring Condos

Do you ever have that hard to place condominium risk? BDI is here to help! We offer coverage for your insured and have a few competitive markets that we can choose from. This gives you the best possible quote desired.

American Modern home specifically tailors toward the full-time rental or part-time seasonal unit which is perfect for that lakeside condo your insured needs coverage on. Nationwide E&S tailors toward the owner and seasonal occupancy.

See bullet points below for more information:

- Discounts offered (auto policy with agent, paying in full, central alarms, and many more)
- Units in high rise building eligible
- Properties can be titled in the name of an LLC
- Water coverage included
- No age limit
- Replacement cost on dwelling
- Can schedule up to 10 units on one policy

Call us for details on these specifications and where your risk falls into place with these coverages. Each risk is unique, and we want to make sure you get the best possible coverage.



Information may vary for the state of West Virginia.



Lauren Turner
Personal Lines

Check Out the New Features with Bloss & Dillard

Hopefully, you are beginning to see a bit more normalcy coming back into your offices and workspaces. Please know that BDI is, has been and will continue to be here to help you in any way we can! Hard to believe it has been longer than a year that we have been dealing with this pandemic challenge. I have a couple of things I want to share with you today.

First, we will start paying commissions via electronic funds transfer (EFT). I'm sure you have heard of EFT. There are several advantages to EFT:

- It is easy and convenient
- It is fast and secure
- It is efficient and less expensive than paper checks

We have partnered with ePayPolicy, a vendor very familiar with the insurance space. They are preferred vendors with Vertafore and the IIAWW. They also are endorsed by over 34 other IIAA State Associations, including OH, VA, KY, and PA. We would love for your office to register to begin receiving payments from BDI via EFT. Just

go to our Agent Service Center and click the BDI EFT Commissions Registration tab and it walks you through the process.

We also have upgraded our online chat to enable each of our underwriters to have their own account. Now, you can contact your underwriter directly via live chat. You can check the status of an account, inquire about the availability of markets for your risks, and various other things through our live chat!

Please let me know if you have any questions or comments regarding these items. As always, feel free to email me at ttooley@bloss-dillard.com or give me a call or chat.

Thank You!



Tate Tooley
IT



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Mechanicsville, VA
P: (800) 627-0505

Get to know us!

Carrie Fairburn
Workers' Compensation

Name something unique that happens only with a job within insurance: Always pointing out worker's comp hazards in public, off hours.

Why insurance? Insurance is something we all must have so insurance is a stable career.

What's the first thing you think when you get home? Put on comfy clothes.

Summer or winter? Summer

Favorite TV show? Charlie's Angels

Cats or dogs? Cats

On the first day of ruling the world, what would you do?
Make provisions for every hurting, hungry and homeless child, safety, food and homes.

