

Stump the Specialist, Master, Guru, and Oracle

With Brett Gerger of the



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Brian Ogden – Personal Lines

1. Do I need more insurance if I work from home?
2. How much liability insurance do I need?
3. Is my Golf Cart covered?
4. What kind of coverage do I have on a rented scooter/e-bike?
5. What coverage do I have for the solar panels attached to my roof?

2

Sandy Falco – Commercial Lines

1. How much coverage does the company need?
2. Should every business policy provide EPL coverage?
3. What is hired and non-owned auto liability insurance?
4. What are the differences between a BOP and a CGL?
5. What is employer liability cover in a WC policy?

3

Luke Sandrock – CROP

1. What are the different types of crop insurance?
2. Suppose I have a Revenue Protection Policy, what is considered a loss?
3. Who assesses crop loss and how is the appraisal made?
4. When do I turn in a revenue claim? Is there a deadline?
5. Are there any exclusions to a revenue protection policy?

4

Tyler Sandrock– FARM

1. Why would I need a farm policy if I just have a home?
2. If I have a farm with multiple living quarters for the farm workers, can I cover these buildings?
3. If I have acreage in multiple locations, can they be covered on one farm and ranch policy?
4. Can I cover grain elevators or silos?
5. Is equipment covered?

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Brett Gerger– Regulatory

1. Can you pay referral fees to anyone?
2. What can I rebate?
3. I take \$20 cash from consumer payment to eat lunch but return the cash prior to deposit. Is that okay?
4. When and what can I charge an agency/service fee for?
5. I paid an insureds premium on Friday and they paid me on Monday. What law have I broken?

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Master, Guru and
Oracle

Scan the QR code for
IL CE credit.

If you need assistance, see a Big I Illinois
volunteer near the doors now
(not at the end).



WIFI is: 2025 IIA Password: insured25 (lowercase)

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QUESTIONS FOR THE ECLECTIC, AMAZING,
FANTABULOUS PANEL?



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SPECIALISTS	MASTER	GURU	ORACLE
 			

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