Happy Holidays

PIA of Kentucky Newsletter
December 2019

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Cyber 101
Essential Information You and Your Clients Need About Cyber
The PIA Partnership brings PIA members and agents appointed by Partnership companies an educational resource to gain practical knowledge about the cyber risks faced by businesses and the insurance coverages that have evolved to help protect those businesses. This knowledge will in turn help these agents determine what cyber coverages to

Heading Into the Holidays Expect the Unexpected
As we head into the holidays, people begin planning their festivities; parties are organized, guest lists are created, presents are bought, decorations are put up, and families (either by blood or by choice) are generally preparing for a celebratory time of year full of smiles and loved ones. But the holidays don't always go as planned.

Tis the Giving Season
Nonprofits Should Increase Cybersecurity
During the holidays, many Americans aren't just thinking about the gifts they'll wrap and share with their loved ones. They're thinking about the gifts they'll make in the form of donations. Unfortunately, wherever people are giving, there are thieves ready to take.

Peace of Mind for the Holidays
Travel Insurance
As stressful as traveling during the holidays can be, it can get easier with travel insurance. Rather than worry about travel delays and flight cancelations, travelers can just focus on the destination by opting for coverage during this busy season. In our Q&A Chris Carnicelli, CEO of Generali Global Assistance, shares his thoughts on the benefits of travel insurance during the holiday season.

Seasonal Hiring: Deck the Halls And Pack the Malls
This annual phenomenon brings the hurried engagement of seasonal employees, with thousands of these retail elves helping manage the increased workload. While seasonal
As the temperature drops and the holiday season heats up, many of us find ourselves with plans to visit relatives to celebrate the holidays, spend time with loved ones who live far away, or just take a break from it all on vacation. No matter what the reason, there are plenty of safety tips to keep in mind when you’re traveling during the cold winter months.

PIA has prepared Winter Travel Tips as part of their series of consumer-friendly materials for members to use with their clients and prospects. Available in PDF (PIA branded or customizable with your agency logo), infographic, word document and social media posts, they can be distributed as printed copies or digitally.

Secure Holiday Shopping
10 Digital Tips
The advent of the digital age transformed the way we shop - especially for the holidays. Fifty-seven percent of consumers say they plan to buy online this holiday season, USA Today reports. Also, the National Retail Federation estimates online and other non-store sales during the holiday season will increase from $146.5 billion last year to between $162.6 billion and $166.9 billion this year....

Driving in the Snow
Critical Safety Tips
It doesn't take a blizzard to create hazardous driving conditions. According to the National Highway Traffic Safety Administration (NHTSA), winter weather conditions are responsible for 17% of all vehicle crashes annually. And every year, AAA attends to approximately 32 million stranded motorists across the country....

Business Building
The Most Important Questions
If you've read many of my articles in the past, you've undoubtedly come across my statement that the biggest key to business-building and sales success is activity, or, more specifically, activity that leads to sales: prospecting, presenting, and closing. It's simple, the more people you talk to, the more business you'll do......

In Every Issue
Education - Upcoming KY events
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Our Partners

Education

CIC Classes

Commercial Property
January 29-31 ~ Louisville

In order to maximize coverage and protect your increasingly complex commercial property accounts, it is important to have a detailed understanding of Commercial Property coverages and endorsements, as well as the concepts used when correctly writing this business. Equally important is a familiarity with other coverages such as Time Element (Business Income), and Equipment Breakdown. At this institute you will learn to help provide your customers with the advice and protection they need.
Kentucky School District to Sue Electronic Cigarette Makers News outlets report the Bullitt County Board of Education announced Wednesday that it plans to sue Juul and other industry manufacturers, distributors, and retailers. Juul controls about two-thirds of the nation's e-cigarette market and faces separate investigations by Congress and federal regulators.

Kentucky Police Say Three Workers Hit by Vehicle in Construction Zone Kentucky State Police say a vehicle has struck three workers in a construction zone on the Bluegrass Parkway near Lawrenceburg, Kentucky.

 Explosion at Dippin' Dots Production Facility in Kentucky Injures Four Dippin' Dots CEO Scott Fischer says the explosion occurred in a production area around 10 p.m. Friday evening. Fischer said in a release that it would be premature to comment on the cause of the blast.