

INSURANCE MARKETPLACE INC.

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Spring is finally here!!! I am so eager to open the windows and let the fresh air in. I know that there will still be some colder days this month, but even the last two snows didn't stay on the ground very long before they melted. There are big buds on the trees and I can see green grass coming up in all the mud. I'm not so fond of the dark mornings, but I love how the days stay light so much later. The robins got here much earlier this year and it is so nice hearing the birds sing again. Just a tidbit to share - the full moon in April is called the Full Pink Moon - better than March's - the Full Worm Moon. Not sure what you can do with that knowledge, but I thought it was interesting.

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AUTO BODY REPAIR



United Fire writes auto repair and body shops on their GaragePro program. The program combines broad property, liability and crime protection with a lot of optional coverages offered. Some of the included coverages are Products and Completed Ops, Garage Liability, Garage Keepers, Automatic Valuation Adjustment on Buildings, Inflation Guard on Contents, Business Income, Employee Tools, coverage for Auto Diagnostic and Repair equipment,

Pollution Cleanup and Removal, and Employee Dishonesty. There many other options that you can choose to make the policy meet your customer's specific needs. We will need to have Acord apps and the GaragePro supplement found on our website submitted for a quote.

VACANT DWELLINGS



There seem to be a lot of vacant homes around right now. Not as many as there were a few years ago, but those homes still need to be insured. You can write a vacant dwelling policy for homes that are up for sale, between tenancy, in an estate, or purchased to be fixed up and either rented or sold. American Modern Home writes these homes on their DP-1 Dwelling program with Full Repair Cost for the settlement option. The coverage is Fire & EC and you can add Premises Liability, Other Structures, V&MM, some Contents, and Burglary. Coverage can also be added for the Builder's Risk Renovation amount for those dwellings that are being fixed up for sale or rent. You can choose a 3, 6 or 12 month policy term, and

the program is also available for vacant condos. They are quoted in the ModernLINK system with your user name and password, or I can quote it for you.

HOME BUSINESS INSURANCE

Several of the classes of home based businesses that RLI will write offer Garagekeepers Coverage. These classes are Car Detailer, Upholsterer, Vinyl/Leather Repair, Vinyl Lettering, and Windshield Repair. The coverage is for insureds that temporarily take possession of not more than four customer autos in a normal conduct of their business, and provides protection for loss or damage to the customers' autos while in the insured's care, custody or control. One out of three claims that have recently been denied on these types of businesses were because the insured did not add this coverage. It does not provide auto liability, but does cover physical damage to the customer's vehicle subject to exclusions & limitations. We would just need the regular RLI Home Business application. Please call if you have any questions.



PRODUCT OF THE MONTH VACANT DWELLINGS

Vacant Dwellings are the product of the month for March. For each Vacant Dwelling policy that you write through the end of the month that is effective this month, you will receive an additional \$10.00.

Karen Rooney
Insurance Marketplace Inc.