

INSURANCE MARKETPLACE INC.

Celebrating 40 years in business!

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Nebraska is living up to it's changeable weather pattern. It was chilly and wet so I had the heater on in the car on Friday, and we went to the Nebraska baseball game in 80 degrees and sunny weather on Sunday - the Huskers won! I love this time of the year with all of the flowering trees and plants and everything greening up. The days are getting longer and warmer and there are a lot of outdoor things to see and do

MOTORCYCLES, ATVS, UTVS

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PERSONAL UMBRELLAS

QUICK LINKS

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American Modern writes Utility Vehicles and ATVs in their Motorcycle program. Utility vehicles have 4, 6 or 8 wheels and are intended for off-road transportation. You can also write golf carts as well as most types of motorcycles such as standard, cruiser and touring classes in the program. Replacement Cost coverage for bikes two model years and newer is offered, and this coverage does not expire when the policy re-

news. Accessory coverage in the amount of \$3,000 is automatically included for any street-driven unit, and \$1,000 is included for off-road units. You can write units for Liability only or include Physical Damage, and discounts such as homeownership, safety course, multiple unit, and loss free discounts are available. These are quoted in ModernLink or I can quote them for you.

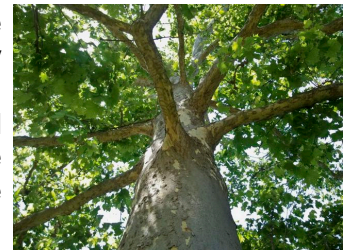
PERSONAL UMBRELLAS

Wouldn't you, as an agent, like for your insureds to be like the little image to the left? Of all of the houses, cars and people, there is one that has an umbrella over it. For a coverage that is so available and affordable, it is a relief to know that you have offered a Personal Umbrella policy to all of your insureds. We write these with RLI, and the rater is on our website. Just click on the link above and it will take you to our home page with the rater button right there. Limits up to \$5,000,000 available in most cases. Give Monica a call if you have questions.



ARBORIST AND LANDSCAPERS

United Fire now offers two options for your Arborist and Landscapers, Property Damage coverage or Property Damage coverage including Professional Liability. Property Damage coverage is for faulty work performed by arborist and landscape professionals, and the Professional Liability coverage includes errors in design or other professional services. A regular ISO general liability policy would not provide coverage for things like voluntary property damage and care, custody and control coverages. Call me for more information.



PRODUCT OF THE MONTH

Personal Umbrella policies are our product of the month for April. For each Personal Umbrella policy that you write through the end of the month that is effective this month, you will receive an additional \$10.00!

Thanks for reading!

Karen Rooney

Insurance Marketplace Inc.