

Insurance Marketplace Inc. | 800-742-7300 | FAX 402-483-7239 | PO Box 6427 | Lincoln | NE | 68506



Spring is finally here! The weather hasn't been too bad for the first quarter of the year. The trees are leafing out and the flowering bushes and trees are in full bloom. I love spring! Nothing like that new grass in the spring color of green. I'm talking about springtime products in this newsletter, hopefully something that you can use. Insurance Marketplace will be closed on Good Friday, April 6th. We hope all of you have a wonderful and blessed Easter.

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LANDSCAPE GARDENING

Since spring is early this year, you might have some clients that have a mowing or landscape gardening business that are already looking for coverage. We can write this through United. We can write risks that just do mowing and trimming with some incidental fertilizer, pesticide or herbicide spraying. We can also write risks that do more such as laying paths, exterior lighting, designing beds and patio areas, running lines and installing fountains, and laying sod. We can write the General Liability, Commercial Auto and coverage for their equipment. Just submit Acord apps that are fillable on our website.



MOTORCYCLES AND ATVS

American Modern Home writes nearly all types of cycles. They write everything from Mopeds and Scooters to Dirt Bikes, Street Bikes, ATVs and Touring Bikes. You can Liability only or a package policy. Replacement cost coverage is offered on units 2 years and newer on new business and 3 years and newer on renewals. Accessories, including trailers and sidecars, in the amount of \$3,000 are automatically included for street driven units. There are several discounts offered. You can quote, bind and issue policies in ModernLINK with your user names and password. I can always quote them for you also, just give me a call.



PHOTOGRAPHERS



Proms are just around the corner and everyone wants to have photos to remember them. Weddings and graduations will also be commemorated. You can write photographers that have a studio in their homes as well as those that take their business outdoors or to other venues. Many people do this on a part-time basis and have a lot tied up in lights, backdrops, cameras and lenses. You can write these risks for Liability up to \$1,000,000 and Business Personal Property both on and temporarily off premises in the RLI Home based Business Program. The premium is very affordable and the product easy to sell. The app with rates is on our website, or you can call us and we can get you a formal quote from RLI.

NEW RLI PERSONAL UMBRELLA APPS

RLI has changed their Personal Umbrella app. The new app was effective 1/1/12 and can be found on our web site-hey, it's even fillable and the rates haven't changed! Please request a supply of the new apps and destroy all of your old ones as the company will no longer accept them. Please also note that all new risks require an agency check when submitted instead of an applicant's check. The renewals are then direct billed to the insured. If you ever want to have us run a quote for you in the system, just e-mail us an app or call Monica and she can enter it and give you a formal quote to present to your client.

PRODUCT OF THE MONTH

Motorcycles and ATVs are the product of the month for April. For each **Cycle or ATV** policy that you write through the end of the month that is effective this month, you will receive an **additional \$10**. Thanks for reading!

Karen Rooney
 Insurance Marketplace Inc.