



Oh, my gosh it was so hot this past month! It seems like we have had such extremes this year. First it was ALL that snow, then ALL that rain, and now back to back weeks of 90+ degree temps. How did those people settling this area manage before there were warm houses in the winter and air conditioning in the summer? I guess we're just spoiled. Last year we created a new website and most of you have **changed our website address** in your favorites to the one listed below, but if you haven't, please be sure and do it now. The automatic link to our new site will expire soon.

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PRODUCT OF THE MONTH

QUICK LINK

www.insmarketplaceinc.com

imi@radiks.net

CONTACT INFORMATION

PO Box 6427
Lincoln, NE 68506
800-742-7300
402-483-7239-fax



SPECIALTY HOMEOWNER

American Modern Home is a great market to write those owner occupied homes that maybe don't qualify for a Homeowner's policy with your regular companies. This would be for a client that maybe has some claims history, credit problems, even a bankruptcy. The homes can be any age and in any location even protection class 9 and 10. You can write homes valued up to \$300,000. The loss settlements are Replacement Cost, Full Repair Cost or ACV. The program is for an HO-10, but with the optional Enhanced Coverage endorsement, the coverage broadens to include Collapse, Freezing, Water Coverage and Power Interruption. Other optional coverages are Identity Recovery, Theft, and Hobby Farming. You can even endorse the policy to extend the Personal Liability and Medical to additional residences rented to others. It's all available to you in ModernLink, or give me a call and I'll rate it for you.



TRADEPRO FOR CONTRACTORS



One of the types of business we have written a lot of the past few months is United Fire's TradePro for Contractors. This is a policy to provide General Liability and optional coverage for miscellaneous tools or Inland Marine. You can even package it with Commercial Auto and Property. The minimum premium is usually about \$350. With the housing market the way it is, we have been writing a lot of **Carpenters, Concrete workers, Carpet Cleaners, Electricians, Painters, and Siding Installation** businesses. A complete listing of the target classes eligible for this program can be found on our website above. Just go to Commercial Risks and drop down to TradePro for Contractors. The link to a fillable app is also on that page. We'll only need that two page app unless you need to schedule any larger valued equipment or tools. Think of how much time you'll save not having to fill out **Acord apps!**

AMATEUR FOOTBALL ACCIDENT INSURANCE

With fall just around the corner, can football be far behind? You can write Group Accident coverage for all of those amateur Flag, Tag, Touch and Tackle football teams in your area. This accident coverage can be Primary or Excess and will cover all Players, Managers, Coaches, Cheerleaders, Officers and Official Volunteers. If you write the entire league, the coverage will also pick up Umpires or Referees, Official Scorers and Timers. The coverage would apply for all scheduled, approved and supervised league or team activities including practices, games, travel to and from the practice, game or clinic, trips or tours, fundraising drives, parades, picnics, concession stand operations and care of the playing field. The app is on our website along with a lot of other sports accident programs that you can write.



LICENSE REQUEST

Thank you to all of you that have already sent a copy of your agent license to us! We have received a lot of them, but there are still a lot more that we need to receive. We are updating our records, so please send us a copy of your Agent's (not Agency) license. You can either scan and e-mail it to us, or fax us a readable copy. Please remember that the blue license that the State sends does not fax well. If there are other agents in your office that need to be on record with us, please send their licenses also.

PRODUCT OF THE MONTH

Trade Pro Contractors is the product of the month for August. For each **Trade Pro for Contractors** 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.