

INSURANCE MARKETPLACE, INC

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Has it seemed like summer to you? I know we've had Memorial Day and the 4th of July, but it just doesn't seem like we've had much of a summer. I'm not complaining, my grass and flowers are the greenest I've ever seen them this late in the season. There is still plenty of summer left to ride your motorcycle, eat ice cream and go to a baseball game or two before school starts.

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MOTORCYCLES



It seems like there are more motorcycles on the road than there have been in years. Not sure if it is because of the gas prices or that they are less expensive than a car.

American Modern Home will write nearly every type cycle on and off the road - **Standard, Cruisers, ATVs, Trikes, Mopeds, Touring, Dual Purpose, Scooters, Sports Bikes, Golf Carts, and Dirt Bikes**. You can write **Liability Only** or a **Package**. Accessories permanently attached are included and **discounts** such as **Multi-Unit, Loss-Free Renewals, Transfer,** and **Homeownership** are available. Your clients can even take an on-line **Motorcycle Driver's Training** course and receive a credit. These are rated and issued by you on-line, so call and get set up, or let me rate it for you!

SPECIALTY SHOPS

There are so many specialty shops out there today. United Fire & Casualty has package policies available for risks such as **Bakeries, Candy and Confectioneries, Cheese Shops, Coffee/Tea shops, Fruit and Vegetable Shops, Ice Cream and Pizza Parlors**. You can write the **Premises Liability** including **Products and Completed Ops, Property** with **Business Income & Extra Expense** and **Automatic Valuation Adjustment** on Buildings, and **Crime** coverage including **Money and Securities, Forgery and Alteration** and **Counterfeit**. You can also broaden the coverage provided under the General Liability by adding the **Ultra Liability Plus Endorsement**. Call us for more information.



IN-HOME BUSINESSES



Do you have clients that have small business that they run from their homes? This might be a **Ceramic Shop, Clock or Watch Repair, Computer Consultant/Repair, Dance Instructor, Interior Decorator, Costume Jewelry maker, Avon or Pampered Chef Representative, Musical Instrument Sales/Repair, Pet Sitter, Tailor, Upholsterer, Wedding & Party Planner**, and **SO** many more. The program is with RLI and provides coverage for **Business Personal Property** on or off premises, **Business Liability** and **Business Loss of Income**. The minimum premium is \$159 depending on the class of business. Many of these types of business are excluded on your client's homeowner's policy, so make sure they have the coverages they need.

PRODUCT OF THE MONTH

The product of the month for August is **Motorcycles**. For each Motorcycle policy that you write through the end of the month, you will receive an **additional \$10**.

Thanks for reading!

Karen Rooney
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