

# INSURANCE MARKETPLACE, INC

Celebrating 35 years in business!

August, 2010 - Vol 3, Issue 8

How is your summer going? Have you had time to take a vacation to somewhere fun? Are you spending lots of weekends with family and friends? Have you been to a baseball game or two? With all the rain, I think it's the greenest summer that I can remember for quite a while. Hopefully you have had a chance to visit our new website to see listings of most of the products that we write. Please take advantage of the quick sign-in on our home page to American Modern Home for speedy rating and issuing of all their products, the fillable Acord apps and supplemental apps for quick submissions on commercial risks, and all of the other apps and forms for your use.



## In This Issue

Personal Umbrellas

Travel Trailers

Hotels/Motels

Product of the Month

## Quick Links

[www.insmarketplaceinc.com](http://www.insmarketplaceinc.com)

[imi@radiks.net](mailto:imi@radiks.net)

## CONTACT INFORMATION

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

## PERSONAL UMBRELLAS



As we have been announcing, RLI has expanded their underwriting guidelines for their **Personal Umbrellas**. We know that most clients don't come into your office and ask for an Umbrella policy, but this is a great way to provide peace-of-mind protection to your clients with limits of **\$1 million, \$2 million, \$3 million and \$5 million** available. This is one of those coverages that you can offer to someone that you just wrote their auto policy for, but you don't write the rest of their insurance. The RLI policy is an **unsupported** umbrella policy which means you don't have to write all of their underlying policies. It provides a layer over their **home and auto**, but also on their **collector vehicles, watercraft, motorhomes, motorcycles and travel trailers**. The app on our website is now fillable, and don't forget, the **new rates were effective 7/1/10!**

## TRAVEL TRAILERS

Now that the price of gas is less than \$4.00 a gallon, lots of people are hitting the road. The price of fuel might be lower, but the cost of a motel room is still a lot for a family. One way people are able to travel and not spend a bunch of their vacation dollars on lodging is to get a **Travel Trailer**.



American Modern will write most kinds of RVs including **Conventional Pull Behind, Pop-Up, Fifth Wheel, and Truck Mounted**. **Replacement Cost** or **Agreed Value** are available for newer units, and **Diminishing Deductible, Vacation Liability, and Personal Effects** coverages can be written. You can even provide liability coverage for **Full Timers** that don't have a homeowner's policy. There are tons of discounts, and Travel Trailers are quoted and written in ModernLINK that you can access from our website with your user name and password. If you've never used ModernLINK, or haven't used it in a while and need a new password, just let me know. Of course, I can always quote and issue these policies for you at any time.

## HOTELS AND MOTELS



One of the classes that we can write in United's new preferred **PremierPro** program is Hotels/Motels. We can write a Package policy on many types of motels including **older motels**, ones with **swimming pools**, ones **over three stories**, or in **protection 9-10** in most cases. The risk needs to be adequately lit, with no restaurant or lounge exposure. If you have a motel that has a steak house or bar on the premises, we can also write those, just not in the PremierPro program. The owner must have good credit and a three year loss history. The Acord apps and the Hotel/Motel Supplemental app found on our website along with loss runs and photos are needed for a quote.

## PRODUCT OF THE MONTH

**Personal Umbrellas** are the product of the month for August. For each **Personal Umbrella** policy that you write through the end of the month, you will receive an **additional \$10**.

Thanks for reading!

Karen Rooney  
Insurance Marketplace Inc.