

INSURANCE MARKETPLACE INC.

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Almost every town, small or large, has a mobile home park or two. They provide affordable housing for a wide range of people. American Modern Home has a scheduled mobile home policy on which you can insure many homes owned by the same entity. The policy can be written with as few as two units and as many as 99. They don't even need to be at the same location. We can write parks large or small. The app is simple, and once the policy is written, units can be added or removed by endorsement. How easy it will be for your client to insure multiple mobile homes on just one policy. They can even pay it quarterly or set it up on EFT. To get a quote, we'll need one of the American Modern Manufactured Home app and a supplemental questionnaire with photos of each unit.

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POLLUTANT REDEFINED ENDORSEMENT



Do you have a contractor that installs or works on furnaces or air conditioners, hot water heaters or maybe fireplaces? Did you know that in most states, if the homeowner becomes ill from carbon monoxide poisoning as a result of inadequate ventilation, this could be classified as a pollutant and would not be covered by their General Liability policy? This is a huge exposure for a lot of contractors. One large loss and they might be out of business. United Fire offers their Pollutant Redefined endorsement that can be added to their Contractor's policy that would broaden their Commercial General Liability policy and provide coverage for carbon monoxide poisoning due to faulty workmanship. Most carriers do not offer this coverage,

so if you have contractors that have been in business for a while with good loss history, let us take a look at them for you. This is one of those coverages that most contractors think they have but find out too late that it is excluded.

MOBILE HOME PARKS



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PERSONAL UMBRELLAS



With all of the direct writers out there for home, auto, cycle, and RV insurance, a lot of people have different companies for different coverages. This makes it hard to get the higher limits that many people need. As most of you know, we write unsupported umbrellas with RLI. You don't need to write all of their underlying coverages to protect your clients with an umbrella policy. You can offer \$1, \$2, \$3, or \$5,000,000. Their new app is dated 01/12 and can be found on our website. They will not accept outdated apps, so please check your supply and if you need apps, just let Monica know. Note below, Umbrellas are our Product of the Month for August, so contact all of your clients and offer them this valuable and very affordable product.

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 that is effective this month, you will receive an additional \$10.00.

Karen Rooney
Insurance Marketplace Inc.