

# INSURANCE MARKETPLACE INC.

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It's hard to believe that summer is winding down and school is starting very soon. It's been a great summer with ball games, visits to the Farmer's Market, weekend trips out of town, backyard barbecues and meat in the smoker, a stretch of heat and then some cooler temps and rain. This sure beats last year when it was hot for so long and almost no rain all summer. There is still a lot of summer left so let's pack it full of fun-stuff.

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### QUICK LINKS

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### CONTACT INFORMATION

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## PERSONAL UMBRELLA RATER



We are so excited to be able to give you a tool to quickly rate and quote Personal Umbrellas! RLI has given us a link to a risk rater that you can go to, enter some basic information and get an umbrella quote. Just click [RLI Personal Umbrella Rater](#) and it will take you to a page to enter some information. You don't even have to put in your client's name. The rater will provide you with a quote. You can even print the quote for your client and give it to them to consider. If the quote is accepted, you can proceed to the app and enter the rest of the information. Once the app is complete, you will need to print it, have the applicant sign it and send it on to us with your agency check (we don't accept an insured's check on new umbrellas). That's all there is to it! Do remember that this is simply a rating tool, it is not directly on-line with the company, so a policy won't be issued unless you send the app and payment to us. The system also does not keep your information, so be sure to print what you will need before you close the page. The link is also on the home page of our website shown above. As our graphic above shows, about only one out of four risks that come through your door have Umbrella insurance, you should be offering this to all of your clients, and now it is easier than ever to give them a quote.

## PAINTERS

United Fire will write painters, both interior and exterior, of buildings or structures up to three stories. If the painter has some insurance experience with loss runs, it can be written in the preferred TradePro program. Other risks may be considered with Addison. We can also look at a vehicle that the painter drives in conjunction with their business as well as their tools and equipment. The TradePro app and the required Artisan Supplement is on our website as are fillable Acord apps.



## 10+ DWELLING PROGRAM



We have been seeing a lot of new business being written in American Modern Home's commercial 10+ Dwelling program. This is a great program designed for a risk that owns at least 10 separate rental or vacant dwellings. The dwellings can be up to 4 family and any age in average or better condition. The dwellings can be insured for ACV or RC (30 years old or newer), with 80%, 90% or 100% Coinsurance, and Basic, Broad or Special form coverage. Liability up to \$1,000,000 is an optional coverage. All Peril Deductibles of \$500 up to \$25,000, and 2% or 5% Wind & Hail Deductible options are available. The 10+ Dwelling application is found on our website, and the risks are quickly quoted by the company underwriter.

## PRODUCT OF THE MONTH PERSONAL UMBRELLAS

Personal Umbrella coverage is 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.