

INSURANCE MARKETPLACE INC.

Celebrating 42 years in business!

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Isn't this cooler weather refreshing after the sweltering heat that we had most of last month? Those 100+ heat indexes were a bit hard to handle with the humidity that we have in Nebraska. I'm not ready for fall and would love to have some warmer temps back for a little while, but this sure is a nice break.

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QUICK LINKS

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HO 10 versus HO 3



American Modern Home offers an HO-10 program. This might be for homes that do not qualify for an HO-3 with one of your companies because of the age or value of the home or maybe because of the claims history. Did you know that by adding some of the optional coverage endorsements to the HO-10 it would come very close to an HO-3? The Enhanced Coverage endorsement adds Freezing, Collapse, and Water from plumbing, heating or A/C. Other endorsements offered are Theft, Replacement Cost on the Dwelling, and Replacement Cost on the Personal Property. Some of the other coverages such as Personal Property and Loss of Use can be increased to match the limits offered on an HO-3. So you can see that the HO-10 can be modified to come very close to an HO-3 by adding some of the optional coverages available through American Modern Home.

WINERIES

United has a program specifically designed for wineries. It provides commercial general liability and property for the business, but you can also add endorsements with coverages such as Tank Collapse, Wine Leakage or Spillage, Loss or Damage to Trellises or Unharvested Crops, and Loss of Business Income. There are a lot of other coverages that would apply to a winery. This is a fast growing business in Nebraska, call if you have questions.



STUDENT ACCIDENT INSURANCE



It's that time of year again. The kids are heading back to school (I hear groans from them and some cheers from the parents). Just a reminder that Markel has a Student Accident policy for public K-12 schools. There are programs that provide coverage for students in or on school premises while school is in session, Around the Clock coverage, even coverage for football activities. Let me know if you would like more information.

Thanks for reading!

Karen Rooney
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