

INSURANCE MARKETPLACE INC.

Celebrating 40 years in business!

800-742-7300 | FAX 402-483-7239 | P O Box 6427 | Lincoln NE | 68506 December 2016 Vol 9 , Issue 12



We've made it past Thanksgiving, and Christmas and the new year will soon be here. We had such a nice fall with record setting high temps. I just hope we don't make up for the warmth with anything close to record lows in the months to come. We want to thank you all for your business this past year. We will be here to serve you in the coming year. We wish you happy holidays and hope that you enjoy the time with your family and friends.

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QUICK LINKS

www.insmarketplaceinc.com
imi@radiks.net

Contact information

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

SPECIALTY HOMEOWNERS



The specialty homeowner policy with American Modern Home is designed for owner occupied or seasonal houses in average or better condition reflecting pride of ownership of both the dwelling and premises. There is no age limit on the home and they can be either single or two family dwellings. The maximum value for the program is

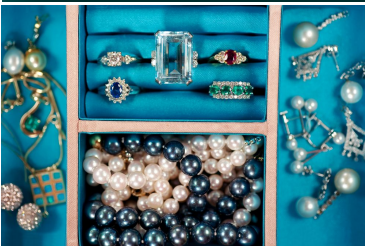
\$500,000 and they can be located in protection class 1 through 10. The coverage is named perils with the base settlement option of ACV. Replacement Cost coverage is optional for homes age 60 years or less with roofs 20 years or newer. Other optional coverages are Enhanced Coverage which adds a ton of coverages like collapse and freezing of plumbing, Limited Theft, Personal Property Replacement Cost and Hobby Farming. These are rated in ModernLINK, so if you don't have a user name and password yet, give me a call.

ERRORS & OMISSIONS FOR CONTRACTORS

United has greatly expanded the acceptable classes for their Contractor's E & O coverage. This coverage protects your commercial contractor against four exclusions that are standard on most general liability policies - Products Exclusion, Work Exclusion, Professional Liability, and Product Recall Exclusion. The Contractor's E & O endorsement covers losses and legal expenses resulting from their clients' lawsuits claiming that the contractor made errors or acted negligently. Call me if you have a contractor that needs General Liability and Contractor's E & O coverage.



JEWELRY OR FINE ARTS



Are you or someone you know giving jewelry for the holidays? Do you have a client that has collectibles that they haven't insured or can not be covered on their homeowner's or renter's policy? Markel has a Personal Fine Arts policy that provides worldwide protection against damage or theft as well as newly acquired property. This program is also for other items such as fine art, antiques, wine, coin, or sporting collections, musical instruments, furs, antique firearms, memorabilia and rare books. The app for a quote is on our website.

PRODUCT OF THE MONTH

Personal Fine Arts policies are the product of the month for December. For each of this type of policy that you write through the end of the month that is effective during the month you will receive an additional \$10.00!

Thanks for reading!
Karen Rooney
Insurance Marketplace Inc.