

# INSURANCE MARKETPLACE, INC

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Don't you just love the holiday season? Thanksgiving is over but now we have the extra weight to loose from all that turkey! It hardly seemed like winter was closing in with the warm weather we had the first half of November. Boy, I'll take that kind of fall any year! We had lots of time to rake the leaves and put up the Christmas lights unlike those years that it's cold and so slick it's dangerous even to walk outside.

## In This Issue

Mobile Home Owners

Clothing Stores

Motor Vehicle Dealer Bonds

## Quick Links

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## MOBILE HOME OWNER POLICY

American Modern Home has a package policy for **Owner Occupied Mobile Homes**. It provides **Comprehensive** coverage on the **Home, Other Structures** and **Personal Property**. **Liability** limits up to **\$300,000** and Deductibles up to \$1,000 are available. You



can get **Replacement Cost for Partial Loss** on the **Personal Property** and on newer units. Some of the Optional Coverages are **Breakdown** for systems and appliances in the home, **Identity Fraud Expense** and **Water Backup of Sewers or Drains**. You can also schedule Personal items such as **Jewelry, Tools, Guns, Golfing Equipment** and **Musical Instruments**. There is **no age limit**, so if the unit is in good shape, we can write it, and there is even a **discount** on owners that are **age 50 and over**. You can rate and issue these through ModernLINK, or I can process them for you.

## CLOTHING STORES



You can write **Mens and Women's Clothing Stores** through United Fire on a **Premises Commercial Uni-Saver** policy. They can be in in a strip mall or a building by themselves. Along with clothing, you can also write the **Tailor** that alters the clothes and the **Dry Cleaner** or **Laundry** that cleans the clothes. They will also complete the outfit and write a package policy on **Shoe Stores** and **Shoe Repair Shops**. The Commercial Uni-Saver is designed for small to large accounts and includes the **Property, Liability** and **Crime** coverages. By adding the **Ultra Liability Plus** endorsement, you can increase limits and add LOTS of additional coverages like **Care, Custody** and **Control Property Damage, Mobile Equipment** and **Expanded Fire Legal Liability** including **Sprinkler Leakage**. We can also write the Work Comp in some cases.

## MOTOR VEHICLE DEALER BONDS

United Fire is still a market for **Motor Vehicle Dealer Bonds!** I know that some other markets are pulling out of this line of business, but we still have a market for you. We will need one of our apps, a complete financial on all of the owners and, if possible, a copy of the prior policy. That's it! **Fast and easy!** Just give us a call for the application.



## PRODUCT OF THE MONTH

**Mobile Home Owner policies** are the product of the month for December. For each Mobile Home Owner policy that you write through the end of the month, you will receive an **additional \$10.**

Thanks for reading!

Karen Rooney  
Insurance Marketplace Inc.

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