

Celebrating 35 years in business!

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We hope that you all had a wonderful Thanksgiving! Did you get a chance to use up some of that left-over turkey in the Thanksgiving recipe that I sent earlier? I know there are a bunch of great cooks out there that have a lot of favorite family recipes that they only bring out this time of year. We'd love to have some of your recipes to try.

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QUICK LINKS

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COSMETIC SALES

There are a lot of people out there with a part-time second job of selling cosmetics such as **Avon** and **Mary Kay**. They work from their home and display, demonstrate, and sell directly to the consumer either door-to-door or by arranging parties in private homes to individuals or a small group. These items would include cosmetics, skin and hair products, clothing and novelty items. Many times, this exposure is excluded on a Homeowner's policy, or the coverage is very limited with an additional charge. We can write this type of business in the RLI Home-Based Business program. A policy providing **\$300,000** of **Business Liability**, **\$5,000** on **Business Personal Property**- on premises or temporarily off premises, and a year's **Business Loss of Income** can be written for a minimum annual premium of only \$159.00. You can increase the **Liability Limit up to \$1,000,000**, increase the **Business Personal Property up to \$100,000**, and add both **Money and Securities** and **Identity Fraud Expense** coverages for a small charge.



ROW HOMES AND TOWN HOMES

It seems like many people are opting to purchase a townhome instead of a stand-alone dwelling so they can have the best of both worlds. They can own a home of their own and not pay rent, and have the convenience of having someone else take care of the lawn and snow removal. There are many of these communities springing up all over. These are risks with **more than two residences** where the interior and exterior is owned by the insured and is connected by a common wall to other units not owned by the insured, and are written by American Modern Home in their DP-1 program. The roof and electric must have been updated within the last 20 years, there must be **firewalls** separating each unit, it must have a **pitched roof**, and contain **8 or fewer** units in a row. These are quoted in ModernLINK on-line, or you can call me for a quote.



FUNERAL HOMES



United Fire writes a **BOP for Funeral Homes** in their PremierPro program. You can include the **Funeral Director Professional Liability**, the **Pre-Need Professional Liability**, the **Cemetery Professional Liability** for those homes that run the cemetery, even a special rate on the **Commercial Auto** for the hearses. This would be a complete **package** policy, in their preferred program with special rates for this line of business. You can find fillable Acord apps on our website- just click on the link above. Once completed you can fax or e-mail them to us for a quote.

PRODUCT OF THE MONTH

Cosmetic Sales in the **Home-Based Business** program are the product of the month for December. For each **Home-Based Business** policy that you write through the end of the month that is effective this month, you will receive an **additional \$10**.

Thanks for reading!

Karen Rooney
Insurance Marketplace Inc.