

P O Box 6427 Lincoln NE 68506 402-483-2823 800-742-7300 fax 402-483-7239



We hope you all had a wonderful Thanksgiving and maybe some of you tried the carrot cake recipe that we sent. It's hard to believe that there are only 30 days left in this year. It sure has gone by fast. We are now just counting down to Christmas and then the new year will begin. Maybe we'll have a mild winter since the bad weather has held off through November. That only leaves December and January as the coldest months ahead, but please don't blame me if it snows a foot in February!

## RESTAURANT PACKAGES



We write our restaurants with United Fire & Casualty. They have a special endorsement just for family oriented businesses called Restaurant Property Plus. This endorsement allows the applicant to customize their policy to meet their needs. They can both increase the coverage limits and add or extend coverages. Some of the additional/extended coverages are Business Income up to 12 months, Food Contamination Business Interruption up to \$50,000, Spoilage Coverage up to \$10,000 at each location, Property in Transit \$20,000 limit, Accounts Receivable \$25,000 limit, Money and Securities \$10,000 limit, and Employee Theft \$5,000 limit. Some of the increased coverage limits include \$10,000 for Fire Department Service, \$25,000 Electronic Data, \$10,000 Personal Effects and Property of Others, \$5,000 on Outdoor Property such as fences and detached signs, and \$10,000 on Outdoor Signs attached to the building. We of course also write Liability including Equipment Breakdown in some cases and have a Liability Plus endorsement that can also be added to this class of business. We can still write other restaurants and taverns too. Just submit Acord apps and the Restaurant/Tavern questionnaire on our website.

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### QUICK LINKS

[www.insmarketplaceinc.com](http://www.insmarketplaceinc.com)

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### CONTACT INFORMATION

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## MOTOR HOMES



As we announced last month, we now write Motor Homes with GMAC Insurance. We can write units valued more than \$500,000, so those newer, high quality ones can be insured. We can also write Liability only for some older units. Replacement Cost coverage is available on newer units. There are lots of discounts such as OnStar Anti-Theft, Professional Driver, RV Safety Course, Original Owner, and Good Sam membership. Now that winter is here, you might have a snow bird that is heading south and needs coverage, or you might have someone that parks their motor home in storage for the winter. We can also write those risks. Hey, we can even write most converted buses - something that we have never been able to write. Call us for more information.

## SEASONAL DWELLINGS

American Modern Home as a great program for Seasonal Dwellings. You can write them in their DP-3 program. You can write dwellings up to 60 years old long as the roof is 20 years old or newer. The dwelling can be in any protection class, even 9 or 10 with values of \$75,000 to \$300,000. The program is score based so it can be for clients that have some prior losses or even a bankruptcy or credit problems, but it is also for your clients without these issues. There are many optional coverages such as Personal Property Replacement Cost, Other Structures, Additional Living Expense, Liability, and Residence Burglary. You can rate them in ModernLINK or call me.



## WEBSITE

Have any of you had trouble finding our website? We have been announcing our new site for the past year and a half, and the change-over is now complete. The built-in link from the old site to the new one has expired and someone else now has the old site. Please be sure to add our new site shown above to your favorites so you can find us easily. There are many fillable apps to make it easy to submit business to us. Just complete them on-line, print and then fax or e-mail.

## LICENSE REQUEST

Thank you to all of you that have already sent a copy of your agent license to us! We have received a lot of them, but there are still a lot more that we need to receive. We are updating our records, so please send us a copy of your Agent's (not Agency) license. You can either scan and e-mail it to us, or fax us a readable copy. Please remember that the blue license that the State sends does not fax well. If there are other agents in your office that need to be on record with us, please send their licenses also.

## PRODUCT OF THE MONTH

Seasonal Dwellings are the product of the month for December. For each Seasonal Dwelling policy that you write through the end of the month that is effective this month, you will receive an additional \$10.00.

Thanks for reading!

Karen Rooney

Insurance Marketplace Inc.