

# INSURANCE MARKETPLACE INC.

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We are coming to the end of another year. I was just getting used to writing 2013 and soon it will be 2014. I hope you all had a wonderful Thanksgiving with friends and family. It is always nice seeing everyone during the holiday season. I think that the trees were especially colorful this year. There is nothing like a beautiful red or golden tree against the clear blue sky in the fall!

## IN THIS ISSUE

**SCHED MOBILE HOMES**  
**INTERIOR PAINTERS AND**  
**PAPER HANGERS**  
**HOLIDAY VENDERS**  
**PRODUCT OF THE MONTH**

## QUICK LINKS

[www.insmarketplaceinc.com](http://www.insmarketplaceinc.com)  
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## CONTACT INFORMATION

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## SCHEDULED MOBILE HOMES



There are a lot of people out there that are investing in rental properties. American Modern Home will write a scheduled mobile home policy to provide coverage for someone that owns multiple rental mobile homes. The homes can be in the same park with separate lot numbers or anywhere in the state. The minimum number of units is 2 the maximum 420. The policy can be written in a business name or LLC. The rates are the same as individual units, but imagine how much easier it will be for your

client to get one bill to cover multiple locations instead of many. The policies are issued by the home office instead of in ModernLINK. There is a supplemental app on our website to send with the two page Manufactured Home application. Give me a call if you have any questions.

## INTERIOR PAINTERS AND PAPER HANGERS

As you know, the TradePro program with United Fire is a great way to write small contractors. Two classes that will fit into the program are Painting-Interior-Buildings or Structures and Paperhanging. Liability limits offered are \$300,000/1,000,000 up to \$1,000,000/2,000,000. As always, you can include the contractor's installation, equipment and tools, and Accounts Receivable. Property - basic, broad or special, Hired & Non-Owned Autos, Contractors E & O, and Care, Custody and Control Property Damage can also be added. The Contractors Property Plus endorsement increases coverages such as signs, outdoor property, data processing and newly acquired property. The complete list of classes eligible for the TradePro program is on our website as is the app and the required Artisans Questionnaire.



## HOLIDAY VENDERS



With the holidays coming up, there will be a lot of opportunities to go to local craft shows. Many of the vendors have been working on their woodworking, clothing, food and craft projects all year to sell. Don't forget, we can write these classes and many more in the RLI Home Business program. The policy provides Business Personal Property on and off-premises, Business Liability up to \$1,000,000 and optional Money and Securities coverage. It would be an annual term, so check with the vendors while you are shopping and you can cover them all the way through to next year. The app and acceptable classes are on our website. Hey, did you know that if

you click on the website above in this newsletter it will link you right in so you don't have to type in the address?

## PRODUCT OF THE MONTH

Home Based Businesses are the product of the month for January. 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 \$10.00.

Karen Rooney

Insurance Marketplace Inc.