

INSURANCE MARKETPLACE INC.

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Wow, has it been cold! I was mentioning last month that it had been such a nice fall, and boy did that all end and in just one day. We hope that you had a wonderful Thanksgiving and enjoyed the recipe that we sent last month. We are closing in on the holidays and then start fresh with a brand new year. It's hard to believe that the new year is just 31 days away - this year has just flown by!

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QUICK LINKS

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HOMEOWNER POLICIES



You have been writing more Homeowners policies than every before. Thank you for all of the policies that you have been issuing with American Modern Home. They sure make it easy with ModernLINK. The program is for Owner and Seasonal homes of any age or location, even protection classes 9 and 10. You can write homes valued up to \$300,000 and offer Replacement Cost coverage on homes aged 60 or newer with roofs less than 20 years old. The optional Enhanced Coverage endorsement broadens the coverage in many areas and includes limited Water coverage. There is even a mature homeowner discount. All of the photos and inspections are done by the company so less work on your part. If you don't have a user name and password so you can go on-line and rate these and all other American Modern programs, just give me a call and I can get you set up.

HOME BUSINESS INSURANCE

Do you have clients that run small businesses out of their homes? Did you know most homeowners policies do not cover liability or damage to property from business activities? This would include theft of their business equipment or inventory from their vehicle or theft of their cash box. How about if they knock over the display next to them at a show, if their groceries spill onto their inventory in their car, or if a power surge damages their computer or fax machine? RLI has the perfect policy to cover their liability and inventory or equipment. Liability limits up to \$1,000,000 and business property protection up to \$100,000 are available, and there are a lot of optional coverages offered. The app is on our website or give us a call.



BOWLING CENTERS

One of the great winter sports is bowling. Winter leagues are in full swing, and every weekend families are getting exercise and having fun at the bowling center. United Fire can write bowling centers up to 20 lanes. They can also write those that have pool tables and video games, a cafe or restaurant, and bar. We will need Acord apps and the Bowling Center supplement found on our website. Strike it lucky!



PRODUCT OF THE MONTH

Home Business Policies are the product of the month for December. For each Home Business 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.