

INSURANCE MARKETPLACE INC.

Celebrating 40 years in business!

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The end of the year is in sight. So much to get through between now and then. Just when you get through all of the Thanksgiving leftovers, there is more celebrating with family and friends for the Christmas holiday. And then, we get to welcome a new year just a week later. They say that most people gain 10-15 pounds during the winter, I think that we gain nearly all of them between Thanksgiving and New Year's eve. Thank goodness it is sweater weather!

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SENIOR CENTERS



Do you have a place in your town that senior citizens can gather to meet, take classes, exercise, or just have fun? Markel has a program for Senior Centers that includes General Liability, Abuse and Molestation, Professional Liability, and Umbrella, Property including BPP, Accounts Receivable, Spoilage, and Systems Breakdown, and Key Employee replacement. Other coverages offered are Directors & Officers Liability, Employment Practices

Liability, Accident Medical, Commercial Auto, Business Income, Crime, and Inland Marine. You can make this into a very inclusive package policy for your risk. We will need Acord apps and the Senior Activity Center Supplement that can be found on our website to quote.

SCHEDULED MANUFACTURED HOMES



We have been writing more and more individuals that own multiple mobile homes recently. This can make for a lot of separate policies to keep track of. American Modern Home will schedule these homes on one policy so your insured will have one effective date and it will be easier to keep track of the business. Any changes would be made by endorsement so it is simple to add additional units and remove any that they sell. We will need a Manufactured Home app and the supplement found on our website to quote. These are issued by the company.

GARAGE PRO PROGRAM

We announced last year that United Fire Group is the recommended company for the AASP National program. This program is designed for a lot of different auto shops such as Auto Body, Detail and Glass shops, Carburetor, Engine, Radiator, and Transmission repair shops, Muffler, Shock, and Tire sales just to name a few. Your client's membership in the AASP program makes them eligible for an all-eligible-lines safety group dividend, special up-front pricing, and coverage specially designed for these classes. Associate membership is also available for businesses such as Auto Parts or Machine shops, Hardware and tool shops, and Tire dealers. Ineligible risks would include towing operations, auto sales, or "quick-lube" operations. The AASP application with more information is on our website.



PRODUCT OF THE MONTH

Scheduled Manufactured Home policies are our product of the month for December. For each Scheduled Manufactured Home 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.