

INSURANCE MARKETPLACE, INC

Celebrating 35 years in business!

February, 2010 - Vol 3, Issue 2

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

Boy, February sure is a busy month. Happy Ground Hog's Day, Valentine's Day, President's Day, Mardi Gras, and Ash Wednesday. Can you believe that we will be in Lent in about two weeks. It really seems early this year. Can that mean anything except that spring is just around the corner? Well, we can tell ourselves that to get us through the next two months until spring really arrives.



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www.insmarketplaceinc.com

Imi@radiks.net

IN-HOME BUSINESS



We have talked about RLI's **In-Home Business** program a couple of times, but I really want you to know how very versatile this program is. If you write a Homeowner policy for one of your clients that also has a small business that they run from their home, chances are the Homeowner's company will exclude that business. We have over 100 classes of business that we can write for your clients doing business out of their homes. Classes such as **Accounting Services, Beautician, Car Dealer, Clock Repair, Computer Repair and Sales, Dance Instructor, Floral Arranger, Insurance Agent, Medical Claims Processing, Resume Service, Website Designer** and so many more. This policy will write their **Business Liability, Business Personal Property** on and off premises, even **Loss of Business Income**. Call us for an app and we'll fax it and the classes to you.

RENTAL MOBILE HOMES



American Modern Home has been writing **Mobile Home** business for over 40 years. That is a lot of experience on how to underwrite this class of business. They have a great program for **Rental Mobile Homes**. You can write risks of any age - even **prior to 1976**, risks with some **prior losses**, risks in **protection class 9-10**, ones with a **wood burning stove**, and even for **owners with bankruptcies**. The coverage is **Comprehensive** with **deductibles of \$250, \$500, \$1,000 and \$2,500**. And you can add **Premises Liability** up to **\$300,000, Backup of Sewer and Drain, Adjacent Structures, and Mechanical Breakdown**. We can write just one unit on a policy or an entire mobile home park with multiple units on the same policy. As usual, these are rated, quoted and issued through ModernLINK, so call me if you don't have a current user name and password, or I can always rate and issue it for you.

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LESSORS RISK

We have been writing a lot of **Lessor's Risk** policies recently. Someone that owns an office building or small mercantile building but doesn't run the operation at that location. We can write these with United Fire & Casualty. We can write the **Premises Liability** and **Property** for the owner so they are protected for their exposure. Give us a call or submit Acord apps and let us get a quote for you.



PRODUCT OF THE MONTH

In-Home Business policies are the product of the month for February. For each In-Home business policy that you write through the end of the month, you will receive an **additional \$10**.

Thanks for reading!

Karen Rooney
Insurance Marketplace Inc.

Insurance Marketplace Inc. | 800-742-7300 | FAX 402-483-7239 | PO Box 6427 | Lincoln | NE | 68506