



I think we are all really tired of the snow, but February puts us one step closer to spring. We all know it can still snow and blow this month just like the past three months and lots of us have a bit of cabin fever, but if we can just hold on a little while longer, we'll see green grass again! We're hoping all of you have had a chance to visit our new website and want to remind you that the new RLI Personal Umbrella applications with optional Excess UM/UIM and the new rates are posted there for you to use. The prior apps will no longer be accepted. The new app is even fillable on-line! Just complete it, print it and send it to us with your Agency check. What could be easier!

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QUICK LINKS

www.insmarketplaceinc.com

imi@radiks.net

CONTACT INFORMATION

PO Box 6427
Lincoln, NE 68506
800-742-7300
402-483-7239-fax

WEDDING BUSINESSES

United Fire can provide coverage for many businesses that are involved in weddings and other special events that will be coming with the spring. You can write **Florists** for the bridal bouquet and boutonnieres, **Bakeries** for the wedding cake, **Stationery Stores** that sell the invitations, **Beauty Shops, Tailor and Dress Makers, Tux Rental Stores** and even **Photographers**. All of these classes are written in the PremierPro program. This program combines broad **Property, Liability, and Crime** protection, and includes coverage enhancements such as **Data Processing, Employee Dishonesty, Equipment Breakdown, False Pretense, Off Premises Utility Services** and **Water Backup/Sump Overflow**. There are also lots of optional coverages available to customize a policy for your specific client.



HOME BASED BUSINESSES

In keeping with the wedding/special event theme, many of the people that help make these events memorable work from their homes. This might include someone that does **Calligraphy** to make the invitations really special, or a **Photographer**, the **DJ** for the music, a **Floral Arranger**, or **Wedding & Party Planner**. We can even write the **Personal Fitness Trainer** that helps before the event, the **Travel Agent** or **Plant/Pet Sitter** for the honeymoon or anniversary cruise, and the **Scrapbooking** person to document the event when everyone gets back home. The coverage is for **Liability up to \$1,000,000, Business Personal Property** on or temporarily off premises, and **Business Income**, with **Money and Securities** both on and off premises as an optional coverage. There are so many classes that we can write the RLI Home Business policy for, just visit our website for more information, the rates and app.



SEASONAL MOBILE HOMES



Do you have a client that owns a secondary home at the lake or a vacation community? Maybe that home is a mobile home that has been in the family for a while and is used all summer long, or a newer modular home. American Modern Home has a **Seasonal Mobile Home** program designed for use by the insured on an intermittent basis. The coverage is **Comprehensive**, and we can add coverage for **Other Structures, Personal Property including Replacement Cost**, and **Personal Liability**. You can even add **Breakdown Coverage, Occasional Rental, and Golf Cart Physical Damage and Liability Extension**. This is a great way to protect your client's home away from home and give them peace of mind all year long.

PRODUCT OF THE MONTH

Commercial Premier Pro policies are the product of the month for February. For each PremierPro policy that you write through the end of the month that is effective this month, you will receive an additional \$10.

Thanks for reading!

Karen Rooney
Insurance Marketplace Inc.