



I'm not sure if you are like me, but I LOVE the weather so far this winter. I picked a picture of snowdrops, but I'm not sorry we don't actually have a lot of snow. We have all suffered through a lot of really frigid winters with snow up to our knees, and now we can see how winters are in other areas in the U.S. further south. We haven't had to worry too much about wind chills or getting stuck in a snow drift or digging out the cars after work just to get home. We even raked leaves just before Christmas in short sleeved shirts! I know winter is not over yet and there is still a lot of time for Mother Nature to sock it to us with a bunch of ice, sleet and snow, but if she does it can't last too long.

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QUICK LINKS

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DWELLINGS



We just found out that some standard carriers no longer write coverage on some older houses. These might be dwellings that have some housekeeping issues, there have been a couple of losses, the owner has some credit problems, the home is vacant or rented to others, some other reason that your regular company either won't take them or are non-renewing them. We can not write risks that have been uninsured more than 60 days, are in bankruptcy, or have unrepaired damages or boarded up windows. The policy provides DP-1-, Fire & EC coverage. Personal or Premises Liability, Personal Property, Other Structures, Additional Living Expense, and Residence Burglary are some of the other optional coverages. These are rated in Modern LINK with American Modern Home. If you are not already able to quote and issue on-line, give me a call and I can get you set up. It's easy!

MALLS



United Fire will write mini malls and strip malls. They can usually write a BOP providing that 11 of the tenants would qualify for a BOP, even if we don't write the tenants. The mall can include food establishments such as sandwich shops or pizza parlors as long as the establishment does not require an Asuyl system. The rating would be based on the age and size of the mall as well as the protection class and loss history. Acord apps that we have fillable on our website would be needed. Let us take a look at those malls, small or large.

BASEBALL / SOFTBALL/T-BALL SPORTS

Now is the time that leagues and teams are forming for youth baseball and softball. For many years we have offered a Sports Accident policy with Nationwide Life. The plan is either Primary or Excess, and it provides coverage for the players, managers officers can also be included. If we write the entire league,, the umpires, official scorers, the timers and safety officers can also be included. Coverage is for all scheduled and approved supervised league or team activities such as practices, games, travel to and from a meeting place for any practice, game or clinic. Coverage is for all scheduled and approved supervised league or team activities such as practices, games, travel to and from a meeting place for any practice, game or clinic, fundraising drives, parades, picnics and more. We would need the app found on our website with a listing of all of the teams.



NEW RLI PERSONAL UMBRELLA APPS

RLI has changed their Personal Umbrella app. The new app was effective 1/1/12 and can be found on our web site-hey, it's even fillable and the rates haven't changed! Please request a supply of the new apps and destroy all of your old ones as the company will no longer accept them. Please also note that all new risks require an agency check when submitted instead of an applicant's check. The renewals are then direct billed to the insured.

PRODUCT OF THE MONTH

Dwellings are the product of the month for February. For each Dwelling 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.