

INSURANCE MARKETPLACE INC.

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This winter sure has been all over the map weather-wise. We have had really, really cold with dangerous wind chills for a couple of days. Then it warms up to spring-like weather and everything except those dirty piles of snow in the parking lots melt. Then we have rain, and then more snow. Hard to say what the next month will bring, and all bets are off when it comes to this summer. I guess this is better than it getting cold with a foot of snow that lasts for 3 months at a time like I remember when I was young. Oh, and I had to walk a mile in the snow

uphill into the north wind every day.

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QUICK LINKS

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MICRO BREWERIES

United Fire is introducing their Micro-Brewery Ultra Property Plus endorsement designed to provide a package for this type of business. It will offer Liability Plus coverages such as Product Recall Expense, Broad Form Named Insureds, and Additional Insured status for vendors, lessors of leased equipment and managers. The Property Plus coverages includes Microbrew Market Value for Packaged and Bulk Products, Tank Collapse, Leakage or Spillage, and Direct Physical Loss or Damage to Unharvested Crops, among others. There are a TON of optional coverages available with this endorsement, so if you have a client that has a microbrewery, let us see if we can write the coverage for you.



CATTLE MORTALITY



This is the time of year for many cattle sales around the state. You can write the cattle sold at the sale for mortality, including transportation coverage, for the actual sale price of the animal with American Live Stock/Markel. The policy term is 3, 6, or 12 months with the minimum policy premium of \$100. A Vet's signature would not be required on any animal sold at the sale. If you would like to set a booth up at a sale, the company can appoint a licensed agent to be able to write coverage. We would need to know the date of the sale, the sponsor's name, and the name of the agent representing the company that would be at the sale. Call me if you have any questions

BUILDERS RISK RENOVATION

One of the great coverages that American Modern Home will write is the Builder's Risk Renovation coverage available on their Vacant DP-1 program. This is specifically for those that buy homes that need major renovation or just some fixing up before they are then rented or sold. The coverage written would be the value of the home plus improvements, alterations, or repairs when the project is done. It even includes coverage for the scaffolding or temporary building construction and theft of building materials up to \$5,000. It is rated in ModernLINK or just give me a call and I can help you with it.



Thanks for reading!
Karen Rooney
Insurance Marketplace Inc.