

INSURANCE MARKETPLACE INC.

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Well, we got through the first month of this new year. What a roller coaster in temperatures! We had it warm enough for a day or two to wash the car and wear a jacket, then mother nature would slap us upside the head with wind and temps so cold we could hardly stand it. Then, it would warm up enough that we forgot how cold it was and go golfing or rake some leaves, and it would turn so cold again it would break records. I guess it's better than 3 weeks of painfully cold weather with no breaks. It will just make us appreciate Spring that much more.

PEST CONTROL BUSINESS

Thomco has a really great program for a pest control company. It can include both the Property - building, Business Personal Property, tools and equipment, signs, and employee dishonesty to name a few, Liability - herbicide/pesticide application, completed operations, contractual, premises, products and fire legal, and termite inspections, and Auto - liability and physical damage for two or more vehicles. Umbrella coverage up to \$10 million with pollution coverage is available. The program can also add coverage for additional exposures such as carpentry, chimney cleaning, handyperson, janitorial services, landscape gardening, painting-interior or exterior, plumbing, roofing and snow/ice removal. There are many other additional classes they can include as long as the classes don't exceed 15% of the gross sales. Coverage can even be extended for subcontractors that don't have their own insurance. As you can see, this package includes nearly everything you can think of for this type of business. We would need the app on our website along with Acord apps for a quote.



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SHORT TERM RENTAL DWELLINGS



One of the endorsements that can be added to an American Modern Home DP-1 or DP-3 policy is for Short Term Rental. This would be for someone that owns a rental dwelling where the lease term is less than 3 months, and can be on a weekly basis. The insured must live within 100 miles of the property or the property be managed by a property manager. The V & MM for tenants exclusion would not apply, nor would the reduction in coverage when vacant or unoccupied apply.

FENCE ERECTION CONTRACTORS

It's a bit early to think about spring with a couple more months of winter to go, but when the ground thaws a bit and people start thinking about their yards again, they might want a new fence or repair work on their old fences. We can write this class with United. The fences can be wood, plastic, vinyl, chain link or wire. The premises liability can be written as well as vehicles, equipment and tools. We would need Acord apps and loss runs to quote.



Thanks for reading!
Karen Rooney
Insurance Marketplace Inc.