

# INSURANCE MARKETPLACE INC.

800-742-7300 | FAX 402-483-7239 | P O Box 6427 | Lincoln NE | 68506 February 2015 Vol 78, Issue 2



Can you believe the warm weather that we had the past few weeks? I love the January thaw! It reminds me that every day it is warm means that we are that much closer Spring. We did not get the storms that the East coast got, but we sure got enough snow for me for a while. We need the moisture, but the rain we got to start with meant that we had a lot of ice to drive on with the snow. Hey, we are hardy and probably only need to get through the next six weeks and we can look at the cold weather in the rear view mirror.

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## QUICK LINKS

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## CONTACT INFORMATION

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## STAND ALONE OTHER STRUCTURES



Do you have a client that has a building at a location other than their home that needs to be insured? This might be a workshop for their personal use such as working on their vehicles or doing woodworking. Maybe they store a motor home, RV or boat in the building. American Modern Home can write Property and Liability on these stand alone buildings and other structures like pole barns, covered boat slips or gazebos. These would be buildings that have a roof and may or may not

be fully enclosed but do not have living quarters. They can be written in their Seasonal DP-1 Dwelling Program. The minimum amount is \$5,000 on the building and the coverage is Full Repair Cost. The policy term is annual, and they are rated in ModernLINK.

## NAIL SALONS

One of the classes that we can write in United's PremierPro program is nail salons. It seems like this type of business is in every strip mall and in the center of each town. You can write the Premises Liability with or without the Professional, and add the Business Personal Property, Equipment Breakdown, Business Income and even the Commercial Auto. The operators in the salon are covered as Additional Insureds as long as they are employed by the salon. We can't do businesses that do other services like tattooing or hair removal. We will need Acord apps and the Beauty/Barber supplemental questionnaire found on our website.



## COLLECTIBLES



Markel has a specific program to insure lots of different collectibles. They can write sports memorabilia, rare books or coins, musical instruments, action figures, figurines, or dolls, movie or automobile memorabilia, trading cards or comic books, pottery, glass or crystal. This policy provides coverage for more than just damage or theft, it also covers newly acquired property, broad pair and set coverage, property of others, works on loan to others and the cost of preparing an inventory to name a few. If you have a client that has some collector plates, model trains or toys or teddy

bears that they need covered, the app is on our website.

## PRODUCT OF THE MONTH

Collectibles are the product of the month for February. For each Collectible 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.