

# INSURANCE MARKETPLACE INC.

Celebrating 40 years in business!

800-742-7300 | FAX 402-483-7239 | P O Box 6427 | Lincoln NE | 68506

February 2016 Vol 9, Issue 2



Well, are you all ready for the coming storm? I know it's a good thing, but with all of the advance warnings, it kind of stresses me out knowing how bad it might get really soon. They are predicting 8 - 12 inches of snow by tomorrow evening with lots of wind, so our office will be closed tomorrow, Tuesday the 2nd. We will hopefully be back in on Wednesday, if not at the start of the day, sometime during the day. We hope that all of you stay safe and warm until the storm passes.

## IN THIS ISSUE

FOUR FAMILY APARTMENT BUILDINGS  
POLITICAL CAMPAIGN  
MUSICAL INSTRUMENT SALES AND REPAIR

## PRODUCT OF THE MONTH

HOME BUSINESS POLICY

## QUICK LINKS

[www.insmarketplaceinc.com](http://www.insmarketplaceinc.com)  
[imi@radiks.net](mailto:imi@radiks.net)

PO Box 6427  
Lincoln, NE 68506  
800-742-7300

## FOUR FAMILY APARTMENT BUILDINGS



You can write up to four-family apartment buildings in the Dwelling program with American Modern Home. You can write Named Perils with ACV on a DP-1 for older buildings, or Comprehensive with replacement cost on a DP-3 for newer buildings in above average or better condition. Premises Liability limits up to \$500,000 and deductibles up to \$5,000 are offered. Personal Property, Residence Burglary, V&MM, Other Structures, and Debris Removal are additional coverages either included or optional. These are rated in ModernLink by simply showing that the risk is 4 family and the system will rate it automatically. If you ever have any questions about what will fit into the program, just give me a call.

## POLITICAL CAMPAIGN HEADQUARTERS



With this being an election year, there are many candidates that are setting up headquarters for their supporters to have a place to get the word out. These are usually a store front that is rented on a temporary basis. We can write the Premises Liability and Business Personal Property with United. We will need Acord apps to quote.

## MUSICAL INSTRUMENT SALES AND REPAIR

One of the many classes that can be written in the Home Business program with RLI is musical instrument sales and repair. This class provides coverage for someone that sells instruments and related equipment including tapes, records, sheet music, etc, and offers repair services. The policy provides Business Personal Property on or temporarily off premises up to \$100,000, Business Liability up to \$1,000,000, and Business Loss of Income. These are very easy to rate, and the annual premiums start as low as \$150.00.



## PRODUCT OF THE MONTH

Home Business policies are our product of the month for February. For each Home Business 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.