

INSURANCE MARKETPLACE INC.

Celebrating 42 years in business!

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Can you believe that the first month of this new year is already gone? We have made it through some snow and ice storms and are getting closer to spring each day. The days are getting longer and it is so nice having more time after work before it gets dark. I know that we have had some pretty bad snow storms in February and it has even snowed on my birthday in April in the past, so we could still get some more winter dumped on us before it gets green again, but lets hope that the groundhog indicates to us that spring is just around the corner.

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TRAVEL ACCIDENT



Nationwide has a great little policy that provides coverage for your insureds if, as a result of a covered injury, they should die or suffer specific loss within a year from the date of the accident causing the injury. For as little as \$60.00, the policy provides \$100,000 for covered travel and \$200,000 for Air Travel. The policy covers the person while on a plane, but also as a fare-paying

passenger on a bus, ocean liner, powerboat, subway, cab or train operated by a licensed transportation operator as well as someone driving or as a passenger in a private passenger auto. There is even coverage as a pedestrian that is struck by a motor vehicle. The plan is for the applicant only, applicant & spouse, applicant, spouse & children, or applicant & children. The brochure and app is on our website. You should contact all of your insured to see if this would be right for them

STAND-ALONE OTHER STRUCTURES

Do you have a client that has a barn, pole shed or other structure on some land that he does not live on that needs coverage? You can write that in the DP-1 program with American Modern Home. This would provide Fire & EC on the structure with either ACV or Full Repair Cost settlement. The main requirement would be that it has a roof and that there is no residential occupancy. You can use this program for someone that has a building for storage for a motor home or boat, or for someone that has a woodworking shop or other type of hobby at a location away from where they live. These are rated in ModernLINK with a minimum amount of \$5,000 on the structure.



GOLF COURSES



With all of the brown around this time of the year (or white depending on where you are), I thought you might like to see some green. United has a program designed specifically for golf courses. Coverage is available for losses to fairways, greens, tees, sand traps and bunkers due to fire, lightning, vehicle damage, vandalism and theft. Coverage is also available for losses to driving range property, sprinkler systems, fences, bridges and golf carts. Debris removal, off-site property, business income, pollutant cleanup, food spoilage and employee theft are just some of the other coverages you can offer to your clients.

Thanks for reading!

Karen Rooney
Insurance Marketplace Inc.