

# INSURANCE MARKETPLACE, INC

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Happy New Year! I can't believe we are in 2009! Hopefully the new year will bring a better economy, good weather and lots of business for your agency. Please keep us in mind when you are asked to provide coverage on something that your contract companies do not write. All of our companies are A to A+ rated and all are admitted, so we never charge tax or fees.



## Bonds



Most of you have companies that will write **Bonds** with the rest of the coverage that is needed. We have a bond market that will write unsupported bonds such as **Notary, Contract, Motor Vehicle Dealer, Court/License, Lost Title, Permit, Fidelity, Business Services, 401K/ERISA** and **Stamp Bonds** along with other standard bonds. Most apps are very simple and are quoted within a day. With the economy the way it is, a business would be very smart to have bonds in place on their operation and their employees.

## Dwellings

We are seeing more and more policies being written in American Modern Home's **Dwelling Fire** program. The coverage is **DP-1** and is for site built dwellings that are **Owner** or **Seasonal Occupied, Rental** or **Vacant**. There is no age restriction on the dwellings and they are insured to market value up to \$300,000. They can be in 1 through 10 protection class and inspections are ordered by the company. With the optional coverages of **Personal Property, Other Structures, Personal** or **Premises Liability, Residence Burglary, Additional Living Expense** and **Vandalism & Malicious Mischief**, you can customize the policy for almost all your clients' needs. You can even write a **DP-3** for newer Rental or Seasonal dwellings. They are written, quoted and issued on line through ModernLINK.



## Janitorial Services

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United Fire has a great policy for **Janitorial Services**. They write the **Commercial General Liability** and can add coverage for the **Business Equipment**. You can even write coverage for the **Employee Dishonesty** exposure. Coverage can be written for someone that cleans offices and commercial buildings or someone that does residential cleaning. Just submit Acord apps for a quote.

## Product of the Month

**Dwellings** are the product of the month for January. For each Dwelling policy that you write through the end of the month, you will receive an **additional \$10**. You can enter them on line or call me and I'll do it for you.

Thanks for reading!

Karen Rooney  
Insurance Marketplace Inc.