

INSURANCE MARKETPLACE, INC

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Can you believe it's 2010? Seems like just a year or so ago and we were wondering if we should say two-thousand-one or twenty-oh-one and now it will be twenty-ten. Everyone says that it seems like the last year went fast, but now I'm thinking the last *decade* went pretty quickly! This year will be a milestone for Insurance Marketplace as we celebrate **35 years** of helping agents place business that is not acceptable to their standard markets. We started out only in Nebraska, but now also write in Iowa, South Dakota and Kansas. We do not require a contract or volume commitment and are always just a phone call away. We're looking forward to many more years of working

with you.

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PLUMBERS

United Fire will write residential or domestic **Plumbers** under their TradePro program. The program provides up to **\$1,000,000/2,000,000 Liability** limits and you can add coverages such as **Hired & Non-Owned Auto, Contractor's E & O, Accounts Receivable, Basic, Broad or Special Property, Contractor's Installation, Equipment** and coverage for **Small Tools**. In some cases for established businesses, we can even write the **Work Comp**. The TradePro app is a very simple app, so give us a call and ask for one today.



DWELLINGS



Do you have a client that has been cancelled or non-renewed by your standard company because of the age or condition of their Dwelling? American Modern Home will write risks that have an older roof, or in need of paint, or the owner has had a loss or two or maybe their credit isn't the best. We can write a **DP-1 for Owner Occupied, Rental, Seasonal and Vacant Dwellings**. There is no age restriction and they can be in a 1-10 protection class. The minimum value is **\$10,000** with a maximum of up to **\$300,000**. You can add coverage for **Other Structures, Personal Property, Personal /Premises Liability up to \$300,000**, and in some cases, **Additional Living Expense, Fair Rental Value and Residence Burglary**. These are entered in ModernLINK, and the company will run a physical inspection on each risk. As always, you can quote and issue the policy yourself, or you can call me and I would be happy to do it for you.

WINTER SPORTS ACCIDENT INSURANCE

With the colder weather, lots of sports move indoors. We can write **Amateur Sports Accident** coverage for **Basketball, Bowling, Diving, Gymnastics, Handball, Ice Hockey, Martial Arts, Roller Hockey, Swimming, Weight Lifting** and **Wrestling**. The policy is written by Nationwide Specialty Health and is for **Death and Specific Loss Benefit** and can provide **Primary or Excess**, with optional **deductibles of \$0 up to \$100**, and limits from **\$5,000 to \$250,000**. There is a multiple team discount if you write a risk with several different age groups, and can be written for a private school or company or for public or religious schools. The plan will apply to the students/players and their managers, coaches, cheerleaders and officers. If an entire league is insured, the plan would also apply to the league umpires, referees, official scorers and timers. There are many more sports that can be written, so give us a call for the brochure with complete limits and rates.



PRODUCT OF THE MONTH

Dwelling policies 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**.

Thanks for reading!

Karen Rooney
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