

INSURANCE MARKETPLACE INC.

Celebrating 42 years in business!

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It's always bittersweet to say goodbye to a year after twelve long months. You think back on what you accomplished during the year and what maybe you didn't get done. You remember the places you visited and good times with family and friends. Maybe you made some new year resolutions that you met and others that you can get a running start on for this year. The new year is here and you can set new goals and make new plans. We hope this will be a safe, happy, prosperous year for us all.

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RENTAL AND SEASONAL DWELLINGS

American Modern has changed the age of rental and seasonal homes written in their DP-3 program to 80 years. Previously the maximum age of the home to qualify for the DP-3 program was 60. The DP-3 program is designed for homes in above or better condition with good maintenance and upkeep



that would qualify for coverage with a standard carrier but maybe the owner has a swimming pool, business exposure or animals that make it unacceptable for your regular markets. The loss settlement options are ACV or Replacement Cost. The homes can be valued from \$75,000 up to \$500,000 for Rentals and \$1,000,000 for Seasonals, and coverage is available for up to 4 family dwellings and up to 3 stories. Owner occupied homes can not be written in the DP-3 program. These are rated in ModernLINK. Let me know if you need help or if you don't have a user name and password.

QUICK LINKS

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Contact information

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CONTRACTORS E & O COVERAGE

United offers E & O coverage to protect commercial contractors against product exclusion, work exclusion, occurrence trigger, and product recall exclusion. These coverages are excluded in a standard general liability policy. Some of the classes that qualify for this endorsement are Carpentry, Water Drilling, Drywall Installation, Electrical Work, Plumbing, Siding Installation, Floor Covering Installation, Carpet Cleaning, Sign Painting and many more. Let us quote your GL policy and include this coverage for your contractors.



IN HOME BEAUTICIANS



RLI will write beauty shops located in your insured's residence in their Home Business policy. This will be for beauticians that do hair cutting, shampooing, dying, trimming and styling. The policy will also pick up incidental services like manicures. They can not do other services like peels, electrolysis, tattooing or permanent makeup, piercing, etc. The Professional Liability is INCLUDED. Call if you have questions.

Thanks for reading!

Karen Rooney
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