

# INSURANCE MARKETPLACE, INC

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Can you believe it is 2011? I really feel like this past year (OK decade!), really flew by! What a strange end to the last year. Some of the storms that they predicted weren't as bad as they feared or nothing at all, and really warm weather at the end of December. Sure glad we aren't back East, but we had their big snow storm here in the midwest last year. We hope that you had a wonderful holiday season and that the new year brings you health, happiness and prosperity.

## IN THIS ISSUE

VACANT HOME BUILDER'S RISK

PERSONAL UMBRELLAS

CAR WASHES

PRODUCT OF THE MONTH

## QUICK LINKS

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## VACANT HOME BUILDER'S RISK RENOVATION

Most of you know that American Modern Home has a **Vacant Dwelling** program for those homes that are **up for sale, between tenancy, real estate closings or investment properties.**

**Builder's Risk Renovation** coverage is available on the Vacant program for homes undergoing major renovations or the completion of a new home. This endorsement should equal the value of improvements, alterations or repairs to the structure under renovation so therefore would include the value of the dwelling plus the renovation amount. The endorsement includes coverage for scaffolding or temporary building constructions. **Theft of Building Materials** is covered up to \$5,000. With all of the new dwellings on the market purchased out of foreclosure or bankruptcy, or older homes bought as investments for someone that will fix it up to sell or rent, this is a great way to provide this temporary coverage. The policy term can be 3, 6, or 12 months, and is rated on-line in ModernLINK or call and let me rate it for you.



## PERSONAL UMBRELLAS NOW OFFER EXCESS UM/UIM



We are so excited to be able to announce that Personal Umbrellas written through RLI can now include **\$1,000,000 Excess Uninsured/Underinsured Motorist** coverage! This coverage will be available in Nebraska effective **2/1/11**. The coverage is for drivers of any age, households with up to 1 DWI, up to 6 moving violations and 3 at fault accidents, (drivers 20-21 years old can have up to 1 incident), up to 10 autos and up to 10 properties. There is a new application on our website that you can complete on-line, print and send with your agency check. Existing insureds will also be offered this coverage effective 2/1/11. Renewals will be issued without the coverage unless the insured requests the coverage on the renewal questionnaire that they receive from the company 45 to 60 days in

advance.

*Please destroy all of the apps that you currently have on hand and check our website for the new PUP 276NUM apps that will be required on all new business from 1/1/11 through 1/31/11. The new PUP276 apps offering excess*

## CAR WASHES

Here we are, right in the middle of winter, and it really makes me wish I didn't own a white car. It looks bad all the time because of the snow, salt and mud. Makes me wish I owned a car wash! Speaking of car washes, we can write **Liability** and **Property** for car washes including **self-service** ones with United. The Liability would include **Products and Completed Ops**, and the Property can include **Equipment Breakdown**. Risks can be written on a **Package Policy**, and we would need Acord apps. Did you know that fillable apps can be found on our website?



## PRODUCT OF THE MONTH

**Vacant Dwellings** are the product of the month for January. For each **Vacant Dwelling** policy that you write through the end of the month that is effective this month, you will receive an **additional \$10**.

Thanks for reading!

Karen Rooney  
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