

# INSURANCE MARKETPLACE INC.

800-742-7300 | FAX 402-483-7239 | PO Box 6427 | Lincoln | NE | 68506

JANUARY 2014 Vol 7, Issue 1



Can you believe it's 2014? Seems like we rush through the end of each year with all of the excitement of the holidays, and when we take a minute to relax, we find it's the start of a new year with all of the promise and expectation that comes with it. Some of us make resolutions or plan exciting new ventures like taking a class or starting a new hobby. We feel that we get a fresh start and have a whole year ahead of us to see what will come our way. May this new year bring you all that you are hoping for.

## IN THIS ISSUE

**HOMEOWNERS POLICIES**  
**HEALTH & FITNESS**  
**CENTERS**  
**TIRE SALES AND**  
**INSTALLATION SHOPS**  
**PRODUCT OF THE MONTH**

## QUICK LINKS

[www.insmarketplaceinc.com](http://www.insmarketplaceinc.com)  
[imi@radiks.net](mailto:imi@radiks.net)

## CONTACT INFORMATION

PO Box 6427  
Lincoln, NE 68506  
800-742-7300

## HOMEOWNERS POLICIES

American Modern Home has a great program to write Homeowners. They will write any age home and any location even protection classes 9 and 10. They will insure homes valued up to \$300,000 and they offer Replacement Cost coverage on homes aged 60 years and newer with roofs less than 20 years old. The risk can have up to three prior losses with only one loss being fire or liability. The HO-10 program offers discounts for claims free, protective devices, and masonry, and Liability up to \$300,000. Payment options of full pay, 4-pay and EFT payments are available. The program is for homes in average or above average condition and every home is inspected by the company. This program is rated and issued in Modern LINK or you can call me and I'll help you with it.



## HEALTH AND FITNESS CENTER



As it usually happens after the first of the year, some people take a look at themselves and make a resolution and go out and join a health club. We can write health and fitness centers with Thomco. The program can include the General and Professional Liability, Auto, Property and an Umbrella up to \$4 million. Optional coverages include blanket additional insureds, Employee Dishonesty, Equipment Breakdown, Business Income, Inland Marine and Crime. The program is designed for large or small clubs, even ones that offer 24/7 hour key access, personal and Cross Fit training, have a pool, spa, rock wall, classes, or maybe have a snack/juice

bar. As you can see, this program would cover about any of this type of risk you might come across. We would need the Thomco app on our web site, any supplemental app required, and loss runs to submit.

## TIRE SALES AND INSTALLATION SHOPS

With the icy roads recently, I bought a new set of tires for our car. United will write tire stores in their Garage-Pro program that is specifically designed for this type of risk. The Garage Liability includes Products/Completed Operations and broadened coverage such as Personal Injury, Host Liquor, and Limited Worldwide Products. There is an Ultra endorsement that will add Employees as Insureds, Personal Effects, Extra Expense Theft and Mechanics E & O coverage. The Property includes Accounts Receivable, attached signs, Auto Diagnostic & Repair equipment, Data Processing equipment, Employee Dishonesty, Employee Tools, and Pollution Cleanup & Removal to name a few. We will need Acord apps and they are quoted by the company.



## PRODUCT OF THE MONTH

Homeowner policies are the product of the month for January. For each Homeowner policy that you write through the end of the month that is effective this month, you will receive an additional \$10.00.

Karen Rooney  
Insurance Marketplace Inc.