

INSURANCE MARKETPLACE INC.

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Well, summer with all of it's heat is here. So are the storms that damage houses and buildings and take down trees and entire towns. Our prayers go out to all of the people affected by the storms, and we all know that more storms are on the way. After all, summer just officially started on June 21st. I'm sure most of you have been very busy helping your insureds with wind and hail claims. Hopefully you and the claims adjusters are keeping up.

DWELLING INSURANCE

IN THIS ISSUE

**DWELLING INSURANCE
WELDERS
TRIP CANCELLATION
PRODUCT OF THE MONTH**

QUICK LINKS

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CONTACT INFORMATION

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Are you tired of receiving cancellation or non-renewal notices on some of your homeowner's policies? It may be because they do not qualify for the program. American Modern Home requires that homes written in the HO-10 program be in average or better condition. That means no broken or boarded windows, no excessive paint peeling or damaged/missing siding or sagging roofs. If you have

a home that is in fair condition that maybe needs a coat of paint or other cosmetic repair that does not affect the integrity of the structure, those homes should be written in the DP-1 program. The coverage is Fire & EC written at Full Repair Cost. You can add Other Structures, Personal Property, and Liability. These are rated in ModernLINK or give me a call with complete information and I can rate it over the phone. If you aren't sure, just e-mail me photos and I can review it before you submit it. Remember, just because a home is owner-occupied, it doesn't mean it qualifies for a Homeowner's policy.

WELDERS

United Fire will write welders. They will write the general liability for the business, coverage for the equipment, and the commercial auto. If the welder has a shop, they can also take a look at the building. You can submit Acord apps and the two page Welder's Supplement that is on our website. Did you know that the link to our website above will take you right to the site?



TRIP CANCELLATION INSURANCE



With summer in full swing, more and more people are planning their vacations. You can give your clients peace of mind by helping them get Trip Cancellation insurance. This will help them if their flight is cancelled or they have an illness or injury that would prevent them from taking that trip that they have planned for weeks, sometimes months. The program also provides coverage for trip interruption, lost baggage, baggage delay and AD&D. The premium is based on the amount paid for the trip, the length of the trip and the age of the person. The brochure and app with

rates is on our website.

TRIP CANCELLATION INSURANCE

Trip Cancellation is the product of the month for July. For each Trip Cancellation policy that you write through the end of the month you will receive an additional \$10.00!

Thanks for reading!
Karen Rooney
Insurance Marketplace Inc.