



Summer is officially here! We've had some hot days and, surprisingly for our area some really cool days, and for most of us some really rainy days. You all know that we write in Nebraska, but did you know that we also write in Iowa, South Dakota and Kansas for most of our lines? If you are writing in these bordering states or have branch offices in one of those states, give us a call. We'd love to help you help your clients. Insurance Marketplace will be closed for the holiday on July 4th. We hope all of you have a happy and safe long weekend.

## COMMERCIAL OUTPUT PROGRAM

United Fire is introducing a new program effective 7/1/11. Many of the standard coverages and limits of coverage included in the new Commercial Output Program are high-cost options, if available, in other less specialized property policies. The Building Property Coverage includes coverage for additions, permanent fixtures, machinery & equipment, maintenance equipment, buildings under construction, towers & antennas, outdoor fixtures, glass and signs. The Business Personal Property applies to property within 1,000 feet of the covered premises including tenant improvements, computers, leased personal property and personal property of others. The eligible classes include Air Conditioning/Heating Systems installation, service or repair, Building Construction, Machinery or Machinery Parts Manufacturing, Metal Works Shops, Plumbing Supply Manufacturing, Sheet Metal Work, Appliance Stores, Auto Parts & Supplies Distributors and Stores, and many more. In most cases, the General Liability can also be written. Call for more information on this brand new product.



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### QUICK LINK

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### CONTACT INFORMATION

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## HOME BUSINESS INSURANCE

With the economy and employment numbers as they are, do you have some clients that run successful businesses from their homes either full time or as a second job? RLI's Home Business policy was designed just for them. You can write classes such as Abstracting and Indexing Services, Accounting Services, Adjusters, Appraisal Services, Auditors, Billing Services, Bookkeeping Services, Computer Consultants, Repair and Sales, Desktop Publishing, Financial Planning, Graphic Artist/Designer, Insurance Agents, Medical Claims Processors, Real Estate Agents, Tax Preparation, Website Designers, and many more. A lot of homeowner's policies will exclude businesses in the home, so this is perfect for these clients. The basic policy provides \$300,000 on the Business Liability with \$5,000 Business Personal Property both on and temporarily off premises, and Business Loss Income of up to one year's time with a premium as low as \$159.00. Liability limits up to \$1,000,000, higher Business Personal Property, Money and Securities, and Identity Fraud are available. The app and rates are on our web site with a link above.

## TRAVEL TRAILERS

You can write most types of Travel Trailers with American Modern Home. They will write Conventional, Pop-up, Fifth-wheel, and Truck-Mounted units. The maximum value is \$65,000, so you can write those really nice ones with several tip-outs, smaller "starter" units, and even some of the older ones that your clients have had a while. The loss settlement options are Replacement Cost, Purchase Price, or ACV. There are many options such as Roadside Assistance, Vacation Liability, and Personal Effects. These are rated and issued on-line through ModernLINK, or call me and I'll rate it for you. If you are not set up with ModernLINK or haven't used it in a while, call me and we can get you up and running! You'll be able to rate and issue policies, make payments, request endorsements, check on claims, and lots more. Just use the American Modern icon found on the front page of the homemade web site. for a direct link to American Modern.



## LICENSE REQUEST

**Thank you to all of you that have already sent a copy of your agent license to us! We have received a lot of them, but there are still a lot more that we need to receive. We are updating our records, so please send us a copy of your Agent's (not Agency) license. You can either scan and e-mail it to us, or fax us a readable copy. Please remember that the blue license that the State sends does not fax well. If there are other agents in your office that need to be on record with us, please send their licenses also.**

## PRODUCT OF THE MONTH

**Travel Trailers** are the product of the month for July. For each **travel trailer** 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  
Insurance Marketplace Inc.