

INSURANCE MARKETPLACE INC.

Celebrating 40 years in business!

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Happy Birthday America! There are so many things going on this time of the year. If the weather holds and it's not too hot, there are ball games, picnics, parades, city celebrations and fireworks, and family gatherings to enjoy. Hey, even if the weather doesn't cooperate, we can handle it, we're tough in Nebraska! Insurance Marketplace will be closed on Friday, July 3rd so we can celebrate. We hope that you have a safe and happy holiday!

IN THIS ISSUE

DWELLINGS
HORSE MORTALITY AND THEFT
JANITORIAL SERVICES

PRODUCT OF THE MONTH

HORSE MORTALITY AND THEFT

QUICK LINKS

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DWELLINGS



American Modern Home has made some changes to their Dwelling program. They will now write Vacant homes valued at up to \$1,000,000 - what a huge change from the previous \$500,000! They have also increased the available Personal or Premises Liability limit to \$500,000! The default loss settlement on all DP-1 risks will now be ACV, but that can be upgraded to Full Repair Cost with a 10% increase in premium. There will be two additional options offered - \$2,500 and \$5,000. This is a great way to help lower the total premium. Property Manager Premises Liability is now offered for seasonal, rental or vacant risks. This allows a property manager to be included as an additional insured for Liability and Medical for an additional \$50.00. Equipment Breakdown, and Water Backup and Sump Discharge or Overflow coverages are also being offered. These are rated in ModernLINK, or I can quote it for you.

HORSE MORTALITY AND THEFT

Markel has a new Hassle Free Mortality and Theft application for horses. Mortality is written for the death of an insured horse through no negligence of the owner, and theft is now included. The theft must be by illegal &/or forcible entry into an enclosure where the horse is kept. This simple two page app is on our website. The base rate for the breed and uses is on the first page and the optional coverages are on page two. This app will be used for horses valued \$50,000 or less and are between 91 days and 15 years old. There is another app for horses that do not fit into these guidelines. The minimum earned premium is \$200.00. Coverage can only be bound upon receipt and acceptance of the application by the company.



JANITORIAL SERVICES



We can write Janitorial services for businesses with United. They will write the General Liability including Products and Completed Ops, the Inland Marine for the equipment, Property for the office, and Auto for the vehicles. United is not a market for the Work Comp, or services that clean residential properties. All we need are Acord apps to quote.

Thanks for reading!

Karen Rooney
Insurance Marketplace Inc.