

INSURANCE MARKETPLACE INC.

Celebrating 42 years in business!

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We hope you all had a safe and happy 4th of July holiday! Can you believe that we are now over half way through this year? We still have the long, hot days of summer ahead of us, but as fast as this year has gone so far, I'm afraid that we will be looking at fall leaves before we know it. Of course, that means that we will also be looking at Husker football, so that can't be all bad. There is still a lot of summer left for grilling, baseball, camping and water balloon fights!

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QUICK LINKS

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INSPECTIONS ON DWELLINGS



Are there times when you are frustrated with inspection results after writing a Homeowner or Dwelling policy with American Modern? One way of looking at the results is that the company will tell you whether or not something needs to be replaced or repaired on the home or premises. Not sure if the roof needs to be replaced? The inspector will notify the company if it does. The insured didn't tell you that there were

boarded windows or a "Beware of Dog" sign on the home? Once the inspector visits, you will find out. If the company sends a notice of cancellation after an inspection, they will tell the insured and you exactly what needs to be addressed. They will give the state required amount of time for the insured to make repairs and send in photos when it is done. Sometimes, if the garage is in bad shape, the company will suggest that Other Structures be removed and they can rescind cancellation. Sometimes, a home is written in the Homeowner's program that does not qualify and the risk needs to be re-written in the Dwelling program. We should look at those notifications of cancellation in a new light - to find out exactly what the company requires to stay on a risk, so this is actually a good thing.

VETERINARIANS



One of the classes that fit into United's PremierPro program is Veterinarians. The PremierPro program is designed especially for business owners and combines broad Property, Liability and Crime protection along with several enhancements like Data Processing, Equipment Breakdown and Employee Dishonesty. Vet's Professional Liability and Commercial Auto can also be added making this a complete package for your insured.

EMERGENCY VOLUNTEER GROUPS

Nationwide provides group accident medical insurance for volunteer emergency group members. It provides medical expense benefits as well as death and specific loss benefits. It covers emergency runs, drills, tests of trials of equipment, participation in parades, group-scheduled, approved and supervised activity of the group or to an association of volunteer groups to which they belong, and travel to/from these activities. You can choose Primary Medical or Excess Medical. Give me a call for more information.



Thanks for reading!

Karen Rooney
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