

INSURANCE MARKETPLACE, INC

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Wow, this is more like it! We've had some days in the high 80s, school is out and it's just between the cooler, rainy, late spring weather and the sunny, hot, humid days of summer. Gives you a chance to make sure the air conditioner is working before the real heat comes. Also gives you a chance to pull out those summer toys like golf clubs, baseball gloves and bats, boats and jet skis.

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Golf Courses



Did you know that United Fire has a program designed specially for **Golf Courses**? They now have an endorsement called **Tee to Green** that protects golf course owners above and beyond Property and Liability

coverages. Coverage is available for losses to **Fairways**, **Greens**, **Tees**, **Sand Traps** and **Bunkers** due to **Fire**, **Lightning**, **Vehicle Damage**, **Vandalism** and **Theft**.

Coverage is also available for losses to driving range property, sprinkler systems, fences, bridges and golf carts. You can even include Hole-In-One coverage!

Jet Skis & Personal Watercraft

With the warmer weather comes fun in the water. **Jet skis** are one way to get out there and get wet. American Modern writes most kinds of **Personal Watercraft** for **Liability**, **Physical Damage**, **Watersports Liability** and **Medical**. An optional coverage is the **Jetsport Advantage Endorsement** that provides **Uninsured Watercraft**, **Non-owned Watercraft Liability** for liability coverage to jet skis that are rented or borrowed, **Emergency Assistance and Towing** and **Personal Effects**. Personal Watercrafts are quick and easy to rate and issue on-line through ModernLINK, so you can cover your insureds when they come in your office ready to hit the water!



Personal Umbrellas



We have written so many **Personal Umbrella** policies lately! If you are not contacting each and every one of your personal lines insureds and offering them this low cost but essential coverage, you might not be giving the best service that you can. **Personal Umbrella** policies provide a **layer of protection** for your insureds over their **Residential Properties**, **Vehicles Licensed for Road Use** and **Watercraft** policies. They are easy to underwrite and rate, are direct billed at renewal, and provide excess coverage to protect your insureds' personal assets and future earnings. Our policies are written with **RLI**, an **A+ rated** company by A.M. Best with limits up to **\$5**

Million. Call for the current app and rates.

Product of the Month

The product of the month for June is **Umbrellas**. For each Personal Umbrella policy that you write through the end of the month, you will receive an **additional \$10**.

Thanks for reading!

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