

**Insurance Marketplace Inc. | 800-742-7300 | FAX 402-483-7239 | PO Box 6427 | Lincoln | NE | 68506**



Wow did May fly by! Can't believe that school is out and the first major holiday of the summer is past. Hopefully the next few months will slow down a bit so we can all enjoy them. Gas prices are down, so maybe some of you will be hitting the road for vacations within driving distance. Others might be planning on going to the lake, the neighborhood park or just the back yard to enjoy the warm weather and sunshine. I'm looking forward to farmers markets, ball games and cook outs with friends. Things sure do taste better cooked over an open flame!

### IN THIS ISSUE

**RC ON DWELLING ROOFS**  
**TRAVEL ACCIDENT**  
**CONCESSIONAIRES**  
**PRODUCT OF THE MONTH**

### QUICK LINKS

[www.insmarketplaceinc.com](http://www.insmarketplaceinc.com)  
[imi@radiks.net](mailto:imi@radiks.net)

### CONTACT INFORMATION

PO Box 6427  
 Lincoln, NE 68506  
 800-742-7300  
 402-483-7239-fax

### REPLACEMENT COST ON DWELLING ROOFS

One of our brokers informed us that another company that she writes for no longer offers Replacement Cost on roofs in Nebraska. It came as a surprise to her, she said it was not announced. She even questioned the company underwriter who told her that was correct. American Modern Home writes dwellings in Nebraska. If the dwelling qualifies for Replacement Cost coverage, the roof is also covered for Replacement Cost. This would apply to Owner Occupied, Rental or Seasonal dwellings. If you have RC on some of your dwelling policies, you might want to check with the carrier to make sure it also applies to the roof.



### TRAVEL ACCIDENT INSURANCE

OK, when I say Travel Accident insurance, you might think of someone going on a cruise or to a resort, but did you know that Nationwide's Travel Accident insurance also provides coverage for someone driving or riding in a private passenger auto right in their own home town? How about someone as a fare-paying passenger on a bus, streetcar, subway, taxi, plane or train? The policy is annual, so coverage applies even while the insured is just going about their day-to-day life. The policy provides \$200,000 for air travel and \$100,000 for other travel and can be purchased for the applicant alone, with a spouse, or with children. The premium is as low as \$60.00, so it's a great add-on policy for your clients on the go or maybe for someone that doesn't have other accident insurance. The app with rates is on our website.



### CONCESSIONAIRES



Something that you see a lot of during the summer months are concession stands. Whether at the local ball game, farmers market or fair, they sure get a lot of business. You can write the Liability on the stand along with the Commercial Auto for the vehicle that tows the trailer. If it is a stand-alone food cart, we can write that on an Inland Marine form. The rates are very reasonable with United. We just need Acord apps and they can be found on our website. They are even fillable!

### PRODUCT OF THE MONTH

Dwellings are the product of the month for June. For each Dwelling policy that you write through the end of the month that is effective this month, you will receive an additional \$10.00. Thanks for reading!

Karen Rooney  
 Insurance Marketplace Inc.