

INSURANCE MARKETPLACE INC.

Celebrating 42 years in business!

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We celebrated Memorial Day earlier this week and I'm sure most of you have memories of family gatherings that included food, fellowship and a trip to a cemetery to visit graves of family members and service men and women. The flying flags are so moving. School is out and we have had graduations and the start of baseball and the pools opening, so we know that summer is almost here. Now if we can just keep the nice temps and enough rain to keep things green we will be doing great.

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QUICK LINKS

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DRONES



We have been asked if we will cover drones, and RLI just announced that they can cover those that operate a drone for hire or that pay a drone operator to provide services for their business in the Home Business program. They can also write owners that use their drones in one of the eligible business classes.

The most common classes would be something like real estate photography, wedding and family photography, home inspectors and businesses that provide drone service aerial photography to others. Owned drones can be included for Business Personal Property coverage on a specified perils basis. The additional premium is based on the class of business and the weight of the drone. This coverage is available for new risks and can be added to existing policies with a specific request form available. Give us a call if you have questions.

STRAW BALE HOMES



OK, here is something that you might not have known. American Modern will write straw bale homes! The homes need to be built by a licensed contractor and meet all of the other requirements to qualify for a DP-1 and can be owner occupied, seasonal, rental or vacant. They can be in protection class 1-10 with values of \$10,000 up to \$300,000. It is my understanding that there are not a lot of companies writing this type of construction so hopefully this will be something that will help you write these homes for your clients.

ICE CREAM STORES

One sure way to know that summer is here is to go to the ice cream store. I know you can always buy ice cream when the snow is flying, but it's just not the same. We had a tradition that we knew winter was over the day we had our first hot fudge Sunday of the year. We can write these stores with United for both the General Liability and the Property. If they also serve other food, we can put them in the restaurant class.



Thanks for reading!

Karen Rooney
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