

# INSURANCE MARKETPLACE INC.

800-742-7300 | FAX 402-483-7239 | PO Box 6427 | Lincoln | NE | 68506

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What a long, cold winter we have had! At least Spring officially starts on March 20th, although we have had snow in April before, so I don't think a date on the calendar will make much difference if another Polar Vortex decides to visit us from Canada. One thing about March is the start of Daylight Savings Time on the 9th. Love it or hate it, at least it makes it lighter when we drive home from work each night. Of course, March also has Mardi Gras and St. Patrick's day, so, Go March!

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[www.insmarketplaceinc.com](http://www.insmarketplaceinc.com)

## CONTACT INFORMATION

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

## PERSONAL UMBRELLA



There is a commercial, actually a lot of commercials, that say the slogan and then someone else says "Everybody knows that". Writing insurance for your clients is one of the best ways that you can help protect them in case something happens. Everybody knows that. But did you know that the RLI personal umbrella policy is one of the easiest things available to provide an extra layer of

protection? It can cover up to 10 vehicles, 10 residential properties, 3 watercraft, and 8 drivers depending on their age and driving records. It can cover up to 25 antique, classic, or collectible vehicles, and up to 1280 acres of timberland or farm land. The quick rater is on our website, so you can get a quote really fast and present a printed copy to your client. If the client accepts the quote, you can finish the app in the rater, print it, have them sign it and send it to us with your agency check to bind coverage. Please note, the rater does not save any information once you leave it, so you will have to re-enter the information if you leave the site. You can always e-mail or fax us a completed app and we can rate it for you.

## MOTORCYCLES

With the start of spring and even some of the warmer days in winter, more motorcycles will be on the road. American Modern Home has written cycles for many years and will cover most types of cycles including standard and touring as well as some trikes, assembled, and custom models. They also write dirt bikes, super-sports, mopeds and scooters. Coverages available are Liability only and packages offering Comprehensive and Collision, Accessories, Travel Loss Reimbursement, Safety Apparel, and Replacement Cost. They offer discounts such as Transfer, Motorcycle Driver Training, Homeowner, Multi-Unit and Loss Free. Motorcycles are rated in ModernLINK or give me a call and I'll rate it for you.



## PIZZA SHOPS



Pizza shops are one of the classes that are acceptable in United's PremierPro program. This type of restaurant, one that does not have grills or deep fryers, is eligible for many coverages that are not available on an ISO policy such as Data Processing on and off premises, False Pretense, Off Premises Utility Services and Security Breach and Identity Theft. There are many other coverages that have increased limits from an ISO policy such as Debris Removal, Electronic Data, Money Orders & Counterfeit Money, Newly Acquired or Constructed Buildings and Property, Outdoor Property, Outdoor Signs

attached to Buildings, Personal Effects, Personal Property Off Premises, Pollutant Cleanup, Property in Transit, and Valuable papers. Call us to see what other types of risks qualify for PremierPro.

## PRODUCT OF THE MONTH

Motorcycles are the product of the month for March. For each Motorcycle 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.