

INSURANCE MARKETPLACE INC.

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Oh, my gosh it has been so cold! I know we haven't gotten all the snow that they have had back East and we haven't gotten the ice that they have had in the South so we are very lucky this winter. Still, I am getting so tired of the cold. With Daylight Savings Time starting in a week, St. Patrick's Day on the 17th and Spring officially starting on March 20th, we have a lot to look forward to this month. Bundle up and stay warm for a little while long, we'll get there yet!

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HEALTH CLUBS



Right after the holidays, lots of people are interested in getting back into shape before the swimsuit season starts. There are a lot of health clubs out there. Markel has a great program for them called the Health Club Pro. The Liability includes extras like Personal & Advertising Injury from Televised or Videotaped Material, Additional Insureds, Property Damage to Customers' Goods, and Broadened Mobile Equipment. You can also add to the Liability coverage for things like Key Individual Replacement Expense, Theft of Work Materials from Personal Areas, Kidnap Expense, Temporary Meeting Space Reimbursement among others. On the Property side, many of the coverages are broadened and limits increased, and additional things like Criminal Reward, Money Orders & Counterfeit Money, Lawn Coverage and Property Off Premises are available. They are quoted by the company, and the app is on our website.

DRIVEWAY, PARKING LOT OR SIDEWALK PAVING



I'm sure you have all seen something like this all around your town. This time of year it seems like parking lots and driveways have a lot of damage from the winter. Sidewalks are also buckling and need to be replaced to prevent a liability exposure for your homeowners. This is a class that we can write with United Fire. If you have a client that does asphalt or flat concrete work, we can write the Liability, vehicles and equipment. We will need Acord apps that are fillable on our website.

10 + SCHEDULED DWELLINGS

Markel has a specific program to insure lots of different collectibles. They can write sports memorabilia, rare books or coins, musical instruments, action figures, figurines, or dolls, movie or automobile memorabilia, trading cards or comic books, pottery, glass or crystal. This policy provides coverage for more than just damage or theft, it also covers newly acquired property, broad pair and set coverage, property of others, works on loan to others and the cost of preparing an inventory to name a few. If you have a client that has some collector plates, model trains or toys or teddy bears that they need covered, the app is on our website.



Thanks for reading!
Karen Rooney
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