

INSURANCE MARKETPLACE, INC

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It is so hard to go from a day with 50+ temperatures to the next day when the wind chill has temps in the teens. But hey, we are still in winter and we do live in Nebraska, so all of us hardy souls are used to it. Still, I can't wait until spring is really here. At least any snow we get now won't be on the ground very long, so I'm sure we can make it until the grass and leaves start to turn green.



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Dog Mortality Coverage



Let's say you have a client that owns a dog that he uses on his farm to help herd cattle or sheep. Or maybe someone that has a dog that they are going to breed and sell the puppies. How about a police sniffer dog or a guide dog that a lot of money has been

invested in. We can write **full mortality** on those dogs through American Livestock. We have a simple app that includes the Vet's certificate that we can fax or e-mail to you. The minimum premium is \$75.00 for annual coverage.

Non Franchised Auto Dealers



We can write **new or used car dealers** that have been in business for at least 3 years through United Fire & Casualty. We can also write the **Dealer's Open Lot** coverage in some parts of the state. The risk would need to have a good management background and financials. We have a supplemental application that would need to be submitted with the Acord apps. Call us if you would like more information on a risk in your town.

Specialty Homeowner

American Modern Home has a Homeowner policy designed for owner occupied or seasonal risks that might be ineligible for coverage in the standard market due to age or value of the dwelling or ones that have a couple of losses. It would be **Named Peril** coverage including **V & MM** and **ACV** loss settlement, **40% Personal Property** and \$25,000 **Personal Liability** and \$500 deductible. Optional Coverages include **Replacement Cost** on the dwelling and personal property, increased liability up to \$300,000, increased personal property and a roof exclusion. There are built in credits for insureds 50 and older, protective devices, new home purchases, clients with a good insurance score rating, and higher deductibles. These are rated, quoted and issued on-line through ModernLINK, so call and get your user name and password so you can start rating right away.



Product of the Month

The product of the month for March is **Specialty Homeowners**. For each acceptable Specialty Homeowner policy that you write through the end of the month, you will receive an **additional \$10**. You can enter them on line or call me and I'll do it for you.

Thanks for reading!

Karen Rooney
Insurance Marketplace Inc.