

INSURANCE MARKETPLACE, INC

Celebrating 35 years in business!

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Oh, my gosh, have we had enough snow already?! It might be a bit early for this flower, but we all have to have something to set our sights on and believe that spring will be here someday. We don't want to wish our lives away, but we sure can wish this winter to end. Those of you that read to the end of our newsletters are taking advantage of our Product of the Month and earning an additional \$10.00 for select products. It changes each month, so be sure to keep reading.

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DWELLINGS - COMMERCIAL



American Modern Home has expanded their **Commercial Dwelling** underwriting! You can now write up to **SIX-Family Dwellings** that are **Rental, Vacant or Seasonal**. You can also write **Vacant Land** and **Units with**

Mercantile/Office Occupancies with limited parking. **Apartment Buildings** are acceptable as long as they are no more than 2 stories high and no more than six units. Coverage is **Premises Liability** and **Property** and you can add **Loss of Rents, Other Structures** and **Personal Property**. This is written in their **Commercial 10+ Dwelling** program, so you still have to have an owner with at least **10 separate buildings** to qualify, but this is a huge expansion to their underwriting. Call for the applications and we can fax or e-mail them to you. It's fast and easy to get a quote.

PAINTING - INTERIOR OR EXTERIOR

Now that spring is just around the corner, people will be looking at sprucing up their homes and offices, both inside and out. We can write **Commercial General Liability** for Painters through United Fire & Casualty. You can write **one-man operations** or risks with **crews** and it is based on payroll. Some of the equipment they have is a big investment for them, so we can write both **Inland Marine** for their smaller items and **Schedule** the larger ones. Send us Acord apps and we can get a quote for you.



BASEBALL/SOFTBALL ACCIDENT INSURANCE

We write our **Sports Accident** insurance with Nationwide Insurance Co and have provided this coverage for our agents for many years. The policies are written on a **6 month term**. However, there are a lot of coaches and leagues that are already starting their practices and want coverage now and will need coverage through the end of the season.

Now, it's **NO PROBLEM!** You can **extend the expiration date** after the 6 month term - just call and ask me how. Be sure to offer this coverage to all of the **Little League** and **Legion Baseball** and **Softball** teams in your area. You can provide **A D & D** coverage on a **Primary** or **Excess** plan with **no deductible** up to **\$100 deductible** for kids **ages 9 and under** up to **19 and over**, and for limits from **\$5,000 to \$250,000** in some cases. There are even discounts for having multiple teams covered. Give us a call and we can send or e-mail the app to you right away.

PRODUCT OF THE MONTH

Commercial Dwellings are the product of the month for March. For each **10+ Dwelling** policy that you write through the end of the month, you will receive an **additional \$10**.

Thanks for reading!

Karen Rooney
Insurance Marketplace Inc.

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