



Are you liking the longer days as much as I am? It is so nice getting up and it's light out! I swear that a week ago, it was dark by 6:00 pm, and now there are beautiful sunsets around that time. We had a small taste of warm weather and now one last blast of cold and snow, but we are hardy and will be rewarded by green grass and trees and the spring flowers. Last month was truly an example of the old saying that if you don't like the weather right now, wait 10 minutes and it will change. It must have been someone from the Midwest that started it!

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MOTORCYCLES ATVS, OFF ROAD, AND TRIKES



American Modern Home has been writing Motorcycles for many years. They write nearly all kinds of cycles such as Standard, ATVs, Off-Road, Cruisers, Dirt Bikes, Mopeds, Scooters, Street Performance, and Touring cycles. They will also write some Assembled, Custom, Trikes, and cycles with State Assigned VINs. Coverages provided are Liability only or a package including Passenger Liability, UM/UIM, Med Pay, Comp & Collision, with optional Accessories, Travel Loss

Reimbursement and Safety Apparel. Discounts offered are Transfer, Motorcycle Driver Training, Homeowner, Multi Unit, and Loss Free Renewal. Payment plans are available. Drivers must be at least 16 years old for street driven units, and there are driving record surcharges in place for operators with less than a perfect driving history. These are rated on-line in ModernLINK, just go to our website and sign in, or you can always call me and I'll rate it for you.

BEAUTY AND BARBER SHOPS



You probably know that we write **Beauty Parlors, Barber Shops, and Hair Styling Salons**. We have an excellent program with United Fire in their Premier Pro program for the **General Liability, Property** and the **Beautician's Professional Liability**. We can even write the **Work Comp** on risks that have been in business for a while. But did you know that we also write the beautician that **rents a chair** in a beauty shop or someone that makes house calls on **assisted living centers and nursing homes** as an independent contractor? Lots of time, these individuals are responsible for their own Liability coverage, and some companies will only write the owner of the salon. We use Acord apps and the Beauty and Barber Shop supplemental app that can be found on our website.

BASEBALL AND SOFTBALL SPORTS TEAM ACCIDENT AND NOW LIABILITY!

Baseball, Softball and T-ball teams are already forming, and they need to have Accident insurance. This coverage is for accidents that occur during **sponsored team/league activities** including **practice sessions, trips, fund raising drives, parades, picnics** and even the **concession stand operation**. It extends to **players, coaches, manager** and other **volunteers** associated with amateur teams and leagues. The rates are per player in specific age groups from 9 and under to 19 and over. There are **multiple team discounts** starting with as few as 4 teams. It is written with Nationwide Life, the apps and rates are on our website. Nationwide even writes a policy providing **Liability** for most organizations for claims arising out of their operation. Limits of **\$1,000,000 or \$2,000,000 for the Liability** and optional coverages for **Equipment, Premises Liability for the Sports Field, Hosted Tournament Coverage, and Directors' & Officers' Liability** are available. Call us for more information on the Liability policy.



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**.

Thanks for reading!

Karen Rooney
Insurance Marketplace Inc.