

INSURANCE MARKETPLACE INC.

Celebrating 42 years in business!

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March is here! That means Spring is just around the corner - really! We had such warm temps this past month that some of the trees have started budding out though we all knew that there would still be a lot of winter to get through before we could put those hats and gloves away. But now with March here, you know that it won't be long. That little taste of Spring with no coats, the sun shining on our winter-white skin and the ground thawing, made this last round of snow easier to take since we knew it would be gone

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QUICK LINKS

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MASONRY



Now that the weather is getting nicer, there will be a lot of work on driveways, sidewalks, and parking lots. Flat concrete is a class that is written in the TradePro program with United. The class also includes other concrete/paving work such as water and sewer paving and repair. You can write the

Liability and add coverage such as Commercial Auto, Inland Marine and Equipment, and in some cases Workers Compensation. We would need Acord apps along with the TradePro Liability app and the Artisan Contractor Supplemental Questionnaire that you can find on our website

LIVE CHAT WITH AMERICAN MODERN



How much time do you spend on hold with a question for one of your companies? Pushing different numbers to get to the right department and then waiting for someone to actually answer. If you are like me, a LOT! I would rather talk with someone than type (OK, I'm a dinosaur), but recently I had a quick question and it was nearly closing time, so I clicked on the green Live Chat button at the top of the page in ModernLINK, entered my name and e-mail and was connected with someone in just a few seconds. I typed in my question and got an answer so fast

that I was amazed! If you haven't used this yet, I encourage you to give it a try. If you have been using it right along, just shake your head at me and sigh.

HOME DAY CARE

A lot of homeowner's companies will not write a policy if there is a daycare on the premises, and the State requires that daycares with more than 3 children be licensed and insured. Markel has a great program for in-home daycare risks. You can get Liability limits up to \$1,000,000/3,000,000. The policy also includes \$250,000 Accident & Health with \$20,000 Accident Medical and \$10,000 AD & D. The policies are direct billed for full annual or a payment plan. There is a one-page quote sheet on our website to get a fast quote.



Thanks for reading!

Karen Rooney
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