

INSURANCE MARKETPLACE, INC

May, 2009 - Vol 2, Issue 5

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Happy May Day! Do you remember leaving May baskets on your friends' doors when we were young? Are we dating ourselves? We are announcing a new product in this newsletter. We can now write Trip Cancellation insurance. We have been asked for this type of coverage for many years and are happy to add it to our list of products that we can place for you. Now that the warm weather is finally here, you will be getting lots of calls to cover your clients' summer toys and activities. Let us know how we can help!

In This Issue

Bed & Breakfasts

Boats

Trip Cancellation

Quick Links

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Bed & Breakfasts



United Fire & Casualty has a program specifically designed for **Bed & Breakfast** operations. It takes into consideration that this isn't just a commercial risk and provides coverage for legal liability for the guests' property,

fine arts and antiques, breakdown coverage and auto as well as special coverages for the owner that also lives in the business. **Property** coverages are either **ACV** or **Replacement Cost**, and include **Business Income**, **Glass**, **Business Personal Property** and more. The Liability includes **BI & PD**, **Products**, **Host Liquor Liability**, **Advertising**, **Employees as Insureds** and more. Call us for the supplemental app.

Boats



American Modern Home writes most kinds of boats. **Ski**, **Runabout**, **Fishing**, **House**, **Pontoon**, **Sail** and more. They have built-in discounts for clients that have owned a boat for at least three years or have diesel engines. A claim free discount will apply at renewal for those without a claim during the policy period. There are also **Advantage** and **Advantage Plus** endorsements that can be added that provide

Uninsured and **Non-Owned Watercraft Liability** coverage, **Personal Effects** and **Emergency Assistance and Towing** coverages. These are rated on ModernLINK and submitted to the company underwriters. Call us for a user name and password.

Trip Cancellation Insurance

We have a new product just in time for the summer travel season! Nationwide Life has a **Trip Cancellation Protection Plan** that covers your clients in case their flight is cancelled or they miss connections, they have an illness or injury that prevents them from leaving, or many other causes that could occur that would cause them to cancel their trip. The plan also provides coverage for **Trip Interruption, Lost Baggage, Baggage Delay**, even **Accidental Death & Dismembership** while on their trip. The rate is based on the amount paid for the trip, length of travel and age of the person. Coverage can be purchased on-line with a credit card or by mail if paying by check. Call and request that we e-mail a brochure and app to you.



Product of the Month

The product of the month for May is **Boats**. For each boat 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.

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