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QUICK LINK

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I'm sure there were cloudier, rainier, cooler Aprils in the past, but this one sure seemed to be one for the books. I'm so glad to turn the calendar page and see May! Now hopefully we can get some sun and warmer temperatures. I do have to say that the grass is sure green because of the weather. We'll need to remember this when we get into the heat of the summer, haven't seen rain for weeks, and everything is brown. Now we can look forward to farmers markets, ball games, barbeques, family gatherings, summer vacations, gardening, and just relaxing.

WINERY / VINEYARDS



United has a brand new program for insuring a winery. The Winery Property Plus and Liability Plus programs include coverage for wines market value for packaged winery products and bulk wine, **Tank Collapse, Wine Leakage or Spillage, Direct Physical Loss or Damage to Trellises or Unharvested Crops** for Named Perils, **Winery Samples Coverage** for Direct Physical Loss or Damage in any one occurrence while away from premises, **Business Income, Outdoor Property, Property in Transit, and Refrigeration Breakdown**, to name a few. We can write the business Liability and include coverage for **Special Events** such as wine tastings and weekend events like concerts and weddings that serve wine and food. **Liquor Liability** can be added, and we can write an **Umbrella** policy that would go over the Liquor Liability too. Most companies won't do this! This new program will help you protect the winery's buildings, equipment, and even the wine itself.

MOTOR HOMES



I know you know that American Modern Home writes Motor Homes. They write nearly all kinds of Motor Homes - those constructed on a motor vehicle chassis, those customized from a cargo van with temporary sleeping, eating and bathroom facilities, units originally constructed on a van frame with additional living space located above the front outboard cab, and those used to tow a Fifth-Wheel that we

also insure. They write Liability only or Full Coverage with Replacement Cost for newer units, ACV, or Purchase Price loss settlement options. Other optional coverages include Roadside Assistance, Emergency Expense, Diminishing Deductible, Outstanding Loan Balance, Personal Property, AD&D, Towing, Vacation Liability, and even Full-Timer Liability. They offer discounts for safety options and a Loss-Free Discount. American Mod even writes those \$300,000 plus valued units! This is the complete package for those home away from homes for your insureds. They are rated on-line through ModernLINK, or call and let us rate it for you.

MARTIAL ARTS SCHOOLS AND PROGRAMS

Martial Arts schools and programs are one of the new classes that we can now write. It is designed to provide Liability protection to a school or organization, including its employees and volunteers, for liability claims arising out of its operation. The coverage consists of **Premises Liability** as well as **Martial Arts activities, Instruction, Practices, Demonstrations and Exhibitions** that are hosted and supervised by the insured for those participants that are registered members on or at various **off-site** locations. Coverage is also provided for things like **parades, picnics, award banquets, and fund raisers**. Other coverages offered include **Professional Liability, Medical Payments to Participants, Hired and Non-owned Auto, and Work Comp**. Call to see if your school qualifies and for the application.



..... LICENSE REQUEST

Thank you to all of you that have already sent a copy of your agent license to us! We need to update our records, so please send us a copy of your Agent's (not Agency) license. You can either scan and e-mail it to us, or fax us a readable copy. Please remember that the blue license that the State sends does not fax well. If there are other agents in your office that need to be on record with us, please send their licenses also.

PRODUCT OF THE MONTH

Motor Homes are the product of the month for May. For each **motor home** 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.