

INSURANCE MARKETPLACE INC.

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I think you will sense a theme to this month's newsletter. It seems like we have waited for Spring for so long this year, and it's not here yet! We know it is coming, someday soon we hope, so I am going to press ahead and talk about growing things. We are happy to announce that we can now write Agri-Business risks with Markel. This is one of the products that we have not been able to offer for many years. We will be able to write lots of different types of Agri-Business with Markel and will be highlighting some of their products in the coming newsletters. In the meantime, if you have a risk for which you are looking for a market, please give us a call and maybe we can help. This is pretty new, so we will be learning together.

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QUICK LINKS

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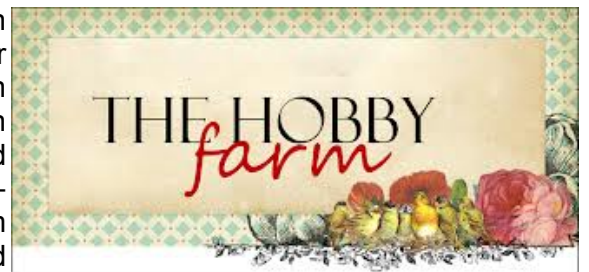
FARM PACKAGE



We can now write Farming business with Markel! Some of you know that we write our Cattle, Horse and Dog Mortality with Markel, but we now also have this product available. Their Farm Package policy provides coverage for up to two dwellings and a mobile home. The Property coverage is Basic, Broad or Special. Scheduled Farm Buildings for stables and other structures is offered. Personal Property with the ability to schedule some items like antiques, guns and jewelry, as well as Scheduled Farm Personal Property which would include tools, grains/seeds, livestock and irrigation equipment is available as is Unscheduled Farm Personal Property. Liability limits of \$300,000 up to \$1,000,000 offered with Fire Legal, Medical, Personal/Advertising and Products/Completed Ops included. Commercial General Liability coverage applies on and off premises. You can even add ATVs, Jet Skis, Boats, Carriages and Wagons. These are just some of the highlights of the program. The app can be found on our website and it is quoted by the company.

HOBBY FARMING ON THE HO-10 POLICY

One of the optional coverages offered on American Modern Home's HO-10 program is for Hobby Farms. This endorsement is for risks where farming is not the principal occupation and with less than \$5,000 annual income from the farming operation. There also can be no employees, and no part of the residence or land can be rented or leased to others. The endorsement adds coverage for non-licensed for road use motor vehicles used to service the hobby farm at the insured premises. The Liability is extended for animals owned by or in the applicant's care, custody or control up to \$10,000.



LANDSCAPE GARDENING



There are more and more property owners that want to turn their lawns into show places. We can write landscaping companies that create those beautiful oases with United Fire. They can write companies that only mow and trim yards with some incidental fertilizer, pesticide or herbicide spraying, or ones that do it all - design, lay paths, install exterior lighting, run lines for water features, or lay sod. We can write the General Liability, Commercial Auto and coverage for the business equipment. Please send Acord apps that can be found on our website.

PRODUCT OF THE MONTH FARM PACKAGE

Farm Package is the product of the month for May. For each Farm Package policy that you write through the end of the month that is effective this month, you will receive an additional \$10.00.

Karen Rooney
Insurance Marketplace Inc.