

# INSURANCE MARKETPLACE INC.

## Celebrating 42 years in business!

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Are you old enough to remember May baskets? Kids would sneak up to a friend's door and leave a basket with flowers or candy in it on the porch, ring the doorbell and then run! Hopefully they were out of sight before someone came to the door and the recipient was left wondering who left the basket. I think if the receiver did see who left it, they could ask for a kiss. I guess the tradition goes back hundreds of years but is seldom seen any more. I always like May Day because for me it is the unofficial start of Spring even though this year with the cold, rain and snow it doesn't feel much like Spring. Can't wait for the warmer weather!

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### QUICK LINKS

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### FARMERS MARKET VENDORS



Now that it is May, the farmers markets are starting up. I wait all winter to go and walk around the booths and see all of the items for sale. A lot of sponsors of farmers markets are requiring the vendors to have insurance in place before they are allowed to participate. You may have a client that spends the winter making items to sell all summer at the farmers markets. We can write most of them in the Home Business

program with RLI. This program is designed for people selling baked goods, candy and jellies, ceramics and pottery, all kinds of craft items, dessert vendors like funnel cakes (love those!), dry foods and mixes, handicrafts like knitting and embroidery, blacksmith items, hot dogs and pretzels, hand made jewelry, and a ton of other products made by the seller out of their homes. We can not write those selling produce. Call to see if your client fits into the program.

### VEHICLES UNDER RESTORATION



Do you have an insured that has a collector vehicle under restoration? Coverage for these vehicles is available with American Modern. Vehicles that are being actively restored are eligible regardless of the state of the restoration. They are rated according to the unit type based on their fully restored characteristics. The coverage would be Stated Amount until the work is completed and then changed to Agreed Value. We would need photos of the current condition, planned completion date, and expected value when done. Vehicles under restoration require underwriting approval to bind. Let us know if you have a risk that needs this type of coverage.

### PAINTERS

Now that Spring is here, a lot of people are looking to spruce up their homes and that includes getting their houses painted. United writes painters, both interior and exterior up to three stories. They will write the General Liability, Inland Marine for their equipment, and even the Commercial Auto for their trucks. We will need Acord apps and the Artisan's Questionnaire found on our website submitted for a quote. Give me a call if you have any questions.



**Thanks for reading!**

Karen Rooney  
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