

INSURANCE MARKETPLACE INC.

Celebrating 40 years in business!

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It is hard to believe that there are only 60 days left in this year. This year has gone by so fast! The holidays are zooming up on us and then we will be done with 2016. Luckily the weather has been great and we have a chance to do some last yard work. Hard to believe that the average temperature for this time of the year is the low 50s and we have been in the high 60s to 70s. Hopefully this will set a trend for a mild winter, but we all know that it could just as easily be below freezing for months at a time. Enjoy the extra hour of sleep we get this weekend when daylight savings time ends!

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AMERICAN MODERN DOCUMENTS



I'm sure that you have been receiving information from American Modern in all of your mail from them letting you know that beginning 12/15/16, they will no longer be sending copies of policy holder documents to you by mail. The insureds will still receive their documents from the company. I don't know about you, but that will be a big change for us here. After the initial shock, I realized that they send a lot of paperwork to us on a daily basis sometimes in multiple envelopes. In

looking through it each day, I find that there is a lot of information that we don't need so it goes to shredding. Even though this goes into effect in December, you have access to the reports right now. Once you are in ModernLINK, go to Reports, click on Policy Documents, select the date you'd like and all of that day's documents drop down. To open all of them, click on the pdf icon at the top. You can open a single document by clicking on the pdf icon next to the document. You might want to walk through this some time soon so you are ready for the change when it comes.

CAMPS AND CONFERENCES

Now is the time that sports camps are getting started for spring sports like baseball/softball and tennis. You can write an Accident policy for the participants of supervised camps or conferences with Nationwide. The coverage can be primary or excess and the premium is based on the number of attendees and the number of days of the camp. You can write the coverage for participants only or participants and staff. The policy term can be short term for a single camp, several in a six month span, or even annual with quarterly reporting. The brochure with rates and coverages can be found on our website.



MICRO BREWERY PACKAGE



United Fire has a Micro-Brewery program that has everything this unique type of business needs. Special coverages include Microbrew Market Value for packaged products and bulk product, Tank Collapse, Leakage or Spillage coverage, and Intellectual Property Rights. Optional Business Income & Extra Expense coverage on an Unlimited or on a Limited basis and additional extended coverages such as Data Processing Equipment, Brands and Labels coverage, Fire Extinguisher & Suppression system recharge, Food Spoilage, Accounts Receivable, Key Employee Replacement coverage, Foundations and Underground Pipes, Flues and Drains coverage and many

others. Give us a call for more information.

Thanks for reading!

Karen Rooney

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