

INSURANCE MARKETPLACE, INC

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Some of us have already had snow - a lot of snow! I am not ready for the long, cold winter to come. Everyone says it will be a bad one, and if you are living in the Western part of the state, I'm sure you believe it. Halloween is over and everyone is gearing up for Thanksgiving and Christmas. Enjoy the fall colors while the leaves are still on the trees!

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UNSUPPORTED PERSONAL UMBRELLAS



As we announced the beginning of October, RLI has added a new category to their **Personal Umbrella** policies. You can now write a LOT of clients that were previously unacceptable because of things like **underage drivers** or **driving records**, or the **number of acres, properties**, or **vehicles** owned. If you have not already requested the new apps, rates and underwriting, give us a call. We can e-mail or send them to you the same day. We require an Agency check with new apps and renewals are Direct Billed to the insured. Please note, RLI will **not** accept any applications except for the new **09/09** apps. Keep reading - Umbrellas are our **Product of the Month** for November - get an extra \$10.00 for each one you write this month!

VACANT DWELLINGS



There are a lot of houses on the market now that the owner has moved to another home, apartment, or out of town. Maybe the owner bought a dwelling as a rental, fixed it up and is looking for a tenant. How about the home that has been in the family for a long time but the parents are now in a nursing home and the family isn't sure what they will do with it. American Modern Home writes a **3, 6 or 12 Month** renewable **Vacant Dwelling** policy just for those homes. It is written on a DP-1 form with a **maximum amount of \$500,000** on the dwelling. You can add **Premises Liability up to \$300,000** and can increase the limit on **Other Structures**. Optional **deductibles up to \$5,000** offered. This program is also available for **Vacant Mobile Homes**. As always, you can rate, quote and issue **on-line** through ModernLINK.

RESTAURANT PACKAGES

United Fire writes most kinds of restaurants and with their **Restaurant Property Plus** endorsement, you can customize your client's policy to meet their specific needs. This endorsement extends coverage for **Business Income, Food Contamination Business Interruption, Extra Expense, Spoilage, Employee Theft** and **Outdoor Signs** and a **LOT** more. It also increases the limits on **Personal Effects and Property of Others, Electronic Data, Fire Department** and many others. Let us write your Cafes, Diners, and Restaurants and then add this valuable endorsement.



PRODUCT OF THE MONTH

Unsupported Personal Umbrellas are the product of the month for November. For each Umbrella policy that you write through the end of the month, you will receive an **additional \$10**.

Thanks for reading!

Karen Rooney
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