

P O Box 6427 Lincoln NE 68506 402-483-2823 800-742-7300 fax 402-483-7239

Well, the cooler weather is here. The panhandle has received the first bit of snow and it won't be long until we all have the white stuff on the ground. This is the time of year that we start to plan all of the holiday gatherings with family and friends.

American Modern Home no longer writes Travel Trailer or Motor Homes and have sold that part of their business to GMAC Insurance. We now have a General Agent contract with GMAC Insurance and will be able to offer their RV programs to you. We will also be able to offer their Personal Auto program to our agents. As many of you know, we have not brokered private passenger auto for many years, but feel that this is something that our agents could use. Keep reading for more information on this program.



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www.insmarketplaceinc.com

lmi@radiks.net

CONTACT INFORMATION

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Lincoln, NE 68506
800-742-7300
402-483-7239-fax

As stated in the above article, American Modern sold their RV business to GMAC Insurance. There are many industry-leading benefits that the new program offers. GMACI is the only company that offers a storage option. You can suspend Collision and Liability when the RV is not in use giving a huge savings. Your client can purchase optional Full Replacement Cost coverage within the first five model years even if they are not the original owner. Most other companies either don't offer this coverage unless the client is the original owner and the unit be purchased new, or they allow the coverage to be purchased within the first two model years. The first \$3,000 of Replacement Cost coverage Personal Property is included at no charge, and with no deductible except \$50 on theft claims. Most other companies apply the Comprehensive coverage deductible or a higher flat deductible. Keep watching for additional information on GMACI's RV program and other products that we will be able to offer to you.



CHRISTMAS TREE LOTS



I know that Halloween just past and we aren't even at Thanksgiving, but it won't be long before those Christmas tree lots will be showing up all over town. United Fire writes these lots through Addison. They must be pre-cut trees for sale, not a cut-your-own operation. We can even write the operations that flock the trees. The policy would be annual, so the Products coverage would continue after the lot closes for the year. If the lot has inventory controls in place or security monitoring on the trees when the lot is not manned, we can even write some Crime coverage.

10+ DWELLING PROGRAM



Do you have a client that owns multiple rental dwellings for an investment? Do you have them all on individual policies and each time the client buys another home you have to issue a new policy and each time they sell one you have to process a cancellation? American Modern Home has a special program for that client. They write a commercial scheduled policy for your clients that own at least 10 dwellings. The program will allow you to write single family up to four family units. The dwellings can be rentals or vacant. You can write the Property alone or also write up to \$1,000,000 on the Premises Liability. You can write Replacement Cost on homes 30 years or newer and ACV on older homes. Choose 80%, 90% or 100% Coinsurance and Basic, Broad, or Special form coverage. Business Personal Property, Other Structures, Business Income, Inland Marine, Crime, and Earthquake are all optional coverages. There are many deductible options and they offer a payment plan. The apps are on our website and we would need photos within 30 days of binding.

WEBSITE

Have any of you had trouble finding our website? We have been announcing our new site for the past year and a half, and the change-over is now complete. The built-in link from the old site to the new one has expired and someone else now has the old site. Please be sure to add our new site shown in the Quick Links box above to your favorites so you can find us easily.

LICENSE REQUEST

Thank you to all of you that have already sent a copy of your agent license to us! We have received a lot of them, but there are still a lot more that we need to receive. We are updating 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.

Thanks for reading!

Karen Rooney
Insurance Marketplace Inc.