

# INSURANCE MARKETPLACE INC.

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Is it just me or do you also think that the trees are more colorful this year than in recent years? We have noticed that the leaves are putting on such a show. Who knows, maybe it was all of the rain that we got this past summer. With the wind, the yellow leaves are nearly gone, but the orange and reds are still hanging on. We have lots of trees that are still green and haven't started turning yet, so hopefully the fall colors will last a long time this year.

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[www.insmarketplaceinc.com](http://www.insmarketplaceinc.com)

### CONTACT INFORMATION

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## AASP DISCOUNT ON GARAGE RISKS

United Fire Group is now the recommended P&C carrier for the AASP National program in Nebraska. There is currently no active AASP group in the state, and United Fire is looking to develop it here. This means that your eligible garage risks will receive dividends, discounted pricing and coverage specially designed for mechanical and collision repair shops. The program is for auto body &/or detail shops, carburetor, electrical, engine, ignition, radiator and transmission repair as well as muffler, rust-proofing and tire shops. There is also special pricing and a dividend for Associate Members for business like auto parts, hardware and tools, tire dealers and machine shops. Visit our website for the application for AASP membership, and send us a copy of the completed app and check for membership whenever you request a quote for one of the target businesses to receive the discounted price and specially designed coverages for this type of business



## IN-HOME DAY CARE



We have written a lot of Market In-Home Day Care policies in the past few months. These are very easy to rate with just the one-page sheet on our website that requests the information we will need to provide you with a quote. Liability limits offered of up to \$1 million/3 million and the program includes Professional, Abuse Injury Incident and Aggregate, Medical Payments and Accident Medical and AD & D. This meets the requirement by the State for all existing and new in-home day care businesses as well as day cares located in a house whose sole occupancy is the day care but the owner does not live there.

## VEHICLES UNDER RESTORATION

American Modern Home will write vehicles that are in the process of being restored in their Collector Vehicle program. The vehicles are eligible for coverage regardless of the state of the restoration. The vehicles must be stored in a locked garage and actively being worked on to qualify which means notable progress on a monthly or annual basis. The risk requires underwriting approval. We will need a Collector Vehicle app, current photos, a planned completion date and the expected value when the restoration is complete. The coverage is Stated Amount on the Comp & Collision, and is based on the current value, not the restored value. As the work is completed, the value can be increased and would require additional photos and invoices to document the work done. Once the work is done, the coverage would be changed to Agreed Value



## PRODUCT OF THE MONTH

In-Home Daycares are the product of the month for November. For each In-Home Daycare policy that you write through the end of the month that is effective this month, you will receive an additional \$10.00!

Thanks for reading!  
Karen Rooney  
Insurance Marketplace Inc.