

INSURANCE MARKETPLACE INC.

Celebrating 40 years in business!

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I am so glad to get October behind us. It has been a very hard month, and I thank all of you that sent emails and cards, one agent even sent pies. The colder weather is at our doorsteps, and the end of the year is only 59 days away. We just have to remember that the fall and winter must come in order for us to have the rebirth of spring. I heard a saying "Life must end, Love never does."

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QUICK LINKS

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ENHANCED COVERAGE ENDT ON HOMEOWNERS



One of the optional coverages that can be added to the Specialty Homeowner's policy with American Modern Home is the Enhanced Coverage Endorsement. This endorsement adds some coverages that makes the homeowner's policy that you write similar to an HO3 or an HO8 with other companies. By adding this endorsement, additional perils such as Water, Falling Objects, Collapse,

Power Surge, Breakage of Glass, Weight of Ice and Snow, Accidental Tearing Apart, Cracking, Burning or Bulging, Accidental Discharge, Release or Overflow of Water or Steam and Freezing are included. Be sure that each time you quote a Homeowner's policy in ModernLINK, you offer this endorsement to your clients.

SIDING INSTALLATION

Another class that can be written in United's TradePro program is Siding Installation. As you might remember, the TradePro program is designed for contractors and provides broad liability coverage and optional coverages can be added to make a package policy. The optional coverages are Property basic, broad or special, Inland Marine Contractors Installation, Equipment & Small Tools, Accounts Receivable, Valuable Papers and Records and additional Liability like Hired & NonOwned Autos, CCC Property Damage, Limited Pollution and Contractors Errors & Omissions. You can also write the Commercial Auto so all of the coverages are on one policy. Send us Acord apps for quoting.



COSMETIC SALES

There are a lot of people that are supplementing their income or are stay at home parents that are selling cosmetics such as Avon and Mary Kay. This is just one of the many types of Home Businesses that we can write with RLI. The policy provides coverage for the Business Personal Property, Liability up to \$1,000,000, and Business Loss of Income. You can also add Money & Securities coverage. Get the app from our website shown above.



PRODUCT OF THE MONTH

Home Business Insurance policies are our product of the month for November. For each Home Business Insurance 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.