

INSURANCE MARKETPLACE INC.

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November already?! Thanksgiving is almost here, Christmas is just next month, and less than 100 days to the Olympics. If I look to the future, maybe it will make the cold, gray days of winter not seem so bad. I can't believe there are only 60 days left in this year, and those last days are usually packed so full they fly by. It will be 2014 before we know it.

ROW HOMES AND TOWN HOMES



Something that you might not know is American Modern Home will write row homes or town homes. These are homes that both the interior and exterior are owned by the insured. They must have firewalls separating each unit, the roof and electric must have been updated in the past 20 years, it must have a pitched roof (no flat roofs), and there

can be no more than 8 units in a row. This type of home is eligible for Homeowner's, Rental, Seasonal and Dwelling programs and are rated in ModernLINK. If you have not been set up to rate, quote, and issue policies, request endorsements, check on claims, and make payments on your American Modern policies, just give me a call and I can get you a user name and password. Of course, I'm always here to help you get a quote or check on a policy.

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CARPET AND FLOORING INSTALLATION



Now that the weather is getting colder, a lot of contractors will be working inside buildings. You can write someone that installs carpet or other flooring in residential or commercial properties. There is also a separate class for someone that does interior tile, stone, marble, mosaic or terrazzo installation. These can be written in United Fire's TradePro program and we can add

coverage for a vehicle or equipment to make it a package. We will need a TradePro app and the Artisan's Supplemental Questionnaire found on our website to quote. It is based on payroll, so be sure to add for the helper that helps carry in the carpet or flooring.

GROUP ACCIDENT FOR GYMNASTICS

We have a new market, Thomco, that will write Senior Living Centers. The program is designed for independent living, assisted living, Alzheimer's, and Continuing Care Retirement Communities. It is all inclusive and will provide coverage for the Property including equipment breakdown and employee theft, General Liability with limits up to \$1,000,000/3,000,000 on a claims made basis, Automobile up to \$1,000,000 with automatic liability for lessors of leased autos with written requirement and rental reimbursement, and Umbrella up to \$10,000,000. The supplemental app is on our website and would be required with the Acord apps, 4 year loss runs, a current brochure, and copies of the resident agreement, license for each location, and state inspections.



PRODUCT OF THE MONTH

Sports Accident policies are the product of the month for November. For each Sports Accident policy that you write through the end of the month that is effective this month, you will receive an additional \$10.00.

Karen Rooney
Insurance Marketplace Inc.