

INSURANCE MARKETPLACE, INC

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Wow, when fall came, it came fast! Harvest time is here and the sky is that beautiful blue that we only see this time of the year. I love the fall colors, sports and activities, but it all reminds me that colder weather is just around the corner. We have new **RLI Umbrella** apps effective today, so please call for your supply. We will have a further announcement on the new program. There is an additional category that will allow you to write more umbrellas.



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Quick Links

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MOTOR HOMES



American Modern Home has a wonderful program for **Motor Homes** designed for most types of self-propelled vehicles. They offer **Replacement Cost** or **Agreed Value** for newer vehicles, lots of

discounts, and Optional Coverages like **Diminishing Deductible**, **Replacement Cost on Personal Effects**, **Towing**, and **Vacation Liability**. You can write those snowbirds that use their "home away from home" for extended periods, and even those risks that live in their motor homes **full time** and don't have a regular homeowner's policy. You can quote in ModernLINK or I can quote it for you. We can even write units over 20 years old with photos.

SHORT-TERM COMMERCIAL



About this time of year, **Craft Shows** are being planned and held. Whether it be a fundraiser for a scout troupe or church, or part of a city-wide celebration, we can usually write the **Premises Liability** for you through United Fire & Casualty. These one to two day events bring in a lot of people and the sponsor needs protection. Check with us for **Christmas Tree Sales** and other public events. We have a supplemental app to be submitted with the Acord apps.

LIVESTOCK MORTALITY

We write **Livestock Mortality** coverage through Hiscox, formerly known as American Live Stock. Hiscox has over 100 years in business and is known world-wide. The policy is a full mortality policy for Cattle. Should the animal die or be certified that it must be destroyed, our policy would provide coverage. The application is one page and very easy to complete. A Vet needs to see the animal, and the Vet's certificate is part of the app. Coverage can be written for **Calves** as young as **2 weeks**, **Bulls up to 8 years** and **Cows up to 9 years** old, and for a term of as little as 15 days to annual. Transportation is included, and coverage is only bound by the company. Ask us for the app and we can fax it to you.

PRODUCT OF THE MONTH

Short-Term policies are the product of the month for October. For each Short-Term 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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