



As much as I complained about the really long, hot summer, it is sure nice to get those 80 degree days knowing that it might be quite a while until we see a stretch of them again. We need to hang onto the beautiful days and the cool, crisp evenings for as long as we can. We don't have to mow as often, the trees are starting to turn, and football is in the air! GO BIG RED!!

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www.insmarketplaceinc.com

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We have written Personal Umbrella policies through RLI for many years. RLI is an admitted, secure company that is A+ rated. They have written unsupported personal umbrellas for more than 25 years. They expanded their underwriting recently and offer limits of **\$1,000,000, \$2,000,000, \$3,000,000 or \$5,000,000**. Starting last year they began offering **\$1,000,000 in excess UM/UIM**. If you have a client that you have their Auto in one company and their Homeowner's policy in another, this unsupported umbrella policy is for them. You could even write this policy on clients that you don't have any of their underlying policies. Umbrellas are our Product of the Month, so now is a great time for you to look through your client files and offer them peace of mind by writing an umbrella policy. Knowing that you quoted this for your clients will give you some peace of mind too. The app, rates and underwriting guidelines are on our web site, or just give Monica a call.



CONTACT INFORMATION

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NEIGHBORHOOD STORES

United Fire will write most of the stores that provide the things that we all need to live. They write **Appliance Stores, Clothing Stores, Drug Stores, Furniture, Grocery and Hardware Stores**. They can also write businesses such as **Candy Stores, Fabric, Gift, Ice Cream, Pet, Toy and Video Stores**. We can write the General Liability and in most cases the Building and Business Personal Property. We will need Acord apps which are fillable on our web site to quote.



Insurance Marketplace Inc. was established in 1975 to serve the needs of agents. We currently write business in Nebraska, Iowa, South Dakota and Kansas. Email us at imi@radiks.net

1 for August 2011 For each Trade Pro for Contractors policy that you write through the end of the month we will give you a \$100.00 credit towards your next policy.

CALL American Modern loan to access policy cover information or to quote SPECIALTY VEHICLE, MOTORCYCLE, TRACTOR, FIRE ENGINE, VINTAGE RACE VEHICLE, NEWER EXOTIC, STREET RODS AND KIT CARS. *20% BONUS ON ALL POLICIES THROUGHOUT THE YEAR.

COLLECTOR VEHICLES



We have been writing coverage for many **antique** and **classic** autos. American Modern Home has a great program for these vehicles. But did you know that they will also write other collectibles like **motorcycles, military vehicles, tractors, fire engines and vintage race vehicles**? They even write **newer exotics, street rods and kit cars**! **Liability, UM/UIM, Medical and Physical Damage** with many deductible choices as well as **Towing, Nationwide Roadside Assistance, Spare Parts Coverage, Trip Interruption** and even **Pet** coverage are all offered for your clients. As with the other products offered by American Modern, this program is quoted and issued on-line through Modern LINK. The app needed is on our web site, and once the policy is issued, the company will need the signed app, current photos of the vehicles and a copy of the primary auto policy.

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.

PRODUCT OF THE MONTH

Personal Umbrellas are the product of the month for October. For each Personal Umbrella policy that you write through the end of the month that is effective this month, you will receive an **additional \$10**.

Thanks for reading!

Karen Rooney

Insurance Marketplace Inc.