

INSURANCE MARKETPLACE INC.

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I can't believe that September is already gone and we only have three months left of this year. They always say the older you are the faster time seems to go, and I can tell you, for me it is zooming! I'm looking forward to the trees changing colors, the crisp, cool days, and the beautiful blue sky that we only see this time of year. We've been to a couple of Husker games and really love that sea of red. Wow, you just can't beat the fall!

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VACANT CONDOMINIUMS

OK, do you know the difference between a town home and a condominium? I didn't until recently. The main difference is that with a town home or row home, the owner owns the interior and exterior walls. With a condominium, the owner does not own the interior or exterior walls. American Modern Home can write a vacant condo, although they do not write condos in their regular programs. This policy is designed for condos that are in fair or better condition that are temporarily vacant due to renovation, between tenants or on the market for sale. You can choose a 3, 6 or 12 month policy in the DP-1 program which will provide fire and EC. Optional coverages such as Premises Liability, Personal Property and Vandalism can be added. The loss settlement is ACV, and it is rated in ModernLINK on line or just give me a call.



VETERINARIANS

United Fire will write Veterinarians including the Vet's Professional Liability. You can write the General Liability, Property on the building and equipment, and the Commercial Auto. You can also write grooming services on this class code. If it qualifies, the risk can be written in the PremierPro program which includes a lot of extra coverages not offered on a basic ISO policy such as Data Processing both on and off premises, Money and Securities, Security Breach and Identity Theft Service, and Water Backup/Sump Overflow. PremierPro also includes increased limits beyond an ISO policy on lots of coverages like Electronic Data, Employee Dishonesty, Newly Acquired or Constructed Property on buildings and property, Outdoor Property and Signs attached to the building, Personal Effects both on and off premises and Valuable Papers. We will just need Acord apps to quote a risk in the PremierPro program.



JEWELRY AND OTHER FINE ARTS



There are a lot of people out there that have jewelry or other personal collectibles that are not covered on a homeowner's or renter's policy. We can write coverage through Markel. The collectibles would include items such as fine art, antiques, memorabilia, comic books and action figures, model trains, wine, coin, figurine or stamp collections, sporting or collector firearms and other items like books, musical instruments, and sports or military uniforms. The coverage is for protection against damage or theft as well as newly acquired property, broad pair and set coverage and breakage. There are a lot of things that can be

insured in this program, so give me a call and I will let you know if you can insure that special toy, doll, or teddy bear.

PRODUCT OF THE MONTH

Personal Collections Insurance is the product of the month for October. For each Personal Umbrella policy that you write through the end of the month you will receive an additional \$10.00!

Thanks for reading!
Karen Rooney
Insurance Marketplace Inc.