

INSURANCE MARKETPLACE INC.

Celebrating 42 years in business!

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Wow, this year has gone fast. Here we are with only 3 months left in 2018. We have had some pretty cool evenings already and some wonderful crisp days. It seems like we are on a roller coaster for temps. We have hot days in the 80s and 90s, and then we have days that it doesn't get out of the 50s. One thing for sure, it is the most colorful time of the year with all of the red, yellow and orange leaves. We love fall!

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QUICK LINKS

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EQUIPMENT BREAKDOWN



United includes Equipment Breakdown on their GaragePro, ArtisanPro and PremierPro policies. Why does your client need this coverage? Regular property policies do not cover the perils of mechanical, electrical and pressure systems breakdown, nor the income and extra expense loss potential associated with these types of perils. Examples of covered equipment are AC systems, computers, copiers, electrical systems, engines, generators, production equipment, refrigeration units and telephone systems. Equipment Breakdown coverage covers the cost of things like data restoration, drying-out coverage, extra expense, spoilage of perishable goods, computer equipment, pollutant clean up and removal, repair or replacement of physically damaged equipment, service interruption, even risk improvement. As you can see, this is a very important coverage that is already included on these types of policies.

UNSUPPORTED WORK COMP



Markel has been writing unsupported Work Comp for many years and knows how to do it well. There are many class codes that are on their preferred list which includes Clerical office employees, Restaurants, Grocery and Convenience Stores, Carpentry-cabinet installation or interior trim, Clothing Stores, Jewelry Stores, Attorneys, Plumbers, Auto service or repair centers, and many more. If you don't have access to Markel and need an unsupported Work Comp quote, just give us a call.

SEASONAL MOBILE HOMES

Say you have a client that has a seasonal mobile home at the lake or other scenic spot, and they would like to make some extra money. You can add Occasional Rental coverage to their Seasonal Manufactured Home policy with American Modern Home. There are more and more homes being rented out on a temporary basis like Airbnb, so make sure your client is properly insured.



Thanks for reading!

Karen Rooney
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