INSURANCE MARKETPLACE, INC

Celebrating 35 years in business!

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I can't believe that there are only three months left in this year! Last winter was hard, the spring long and wet, and the summer days of heat and wind have all come down to the warm, sunny days and crisp evenings of fall. There is pretty much no better color than that clear blue of the autumn sky during the days of cooler temps and lower humidity. The leaves are starting to turn, and especially on weekends, the color red is everywhere.

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www.insmarketplaceinc.com

imi@radiks.net

CONTACT INFORMATION

PO Box 6427 Lincoln, NE 68506 800-742-7300 402-483-7239-fax

MINI WAREHOUSE STORAGE RENTAL



Did you know that United Fire will write Storage Rental-Mini Warehouses? They are looking for newer construction, inside the city limits used for

regular household goods storage, not vehicle storage. You can write **Liability** and **Property**, and they are written on their new PremierPro program. With the new program, they now **INCLUDE Damage to the Tenant's Property up to \$10,000** per unit with a maximum of the policy limit. Most other companies writing this class of business will exclude the tenant's property. This will be a great selling point for you! There are a lot of these buildings all over town, so ask us for more information and go out and talk to the owners about writing their business.

PET OR PLANT SITTERS

Pet Sitters and Plant Care Services can now be covered on the Home Based Business policy with RLI. This is for someone that goes to a customer's home and waters the plants or cares for pets including feeding, walking and transportation of pets belonging to others. It does not provide coverage for boarding or kenneling pets at the applicant's



residence, pet grooming or house sitting. The policy limits start at \$300,000 and go up to \$1,000,000 with a \$250 deductible. Call us and find out the many other classes we can write on the **Home Based Business** policy, or visit our website for a listing.

OTHER STRUCTURES



Do you have a client that has a **Pole Barn**, **Covered Boat Slip** or **Picnic Gazebo** that you are having trouble writing coverage for? American Modern Home will write these kinds of structures by special endorsement on their **DP-1 Seasonal** program on a stand alone basis. This way you can write their homeowner's or dwelling policy with one of your markets and write the structure on a separate policy with an admitted company. The minimum value for each structure is \$5,000, and each structure must be written on it's own policy. Quote

through ModernLINK from our website, or give me a call and I'll rate it for you.

PRODUCT OF THE MONTH

Home Based Business policies are the product of the month for October. For each **Home Based Business** 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.

Insurance Marketplace Inc. | 800-742-7300 | FAX 402-483-7239 | PO Box 6427 | Lincoln | NE | 68506