

# INSURANCE MARKETPLACE INC.

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Well, summer is over and Autumn is here. We still have some warm days ahead, but the nights are getting cooler. Just right for the football season. The sunlight comes later, and I can't believe how early it gets dark! Hopefully the trees will still give us some good color and not just drop their leaves due to the drought. As much as I don't look forward to the snow, it will be good to finally have some moisture again. Forget I mentioned snow. Plenty of time for that later.

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## QUICK LINKS

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## CHANGES TO THE MANUFACTURED/MOBILE HOME PROGRAM



Recently, we sent a note out on American Modern Home's changes to their Mobile Home Program. Effective 10/15/12 they will no longer offer the 10 pay option, and the grace period on late payments has been reduced to 7 days. We still require photos of all mobile home prior to binding coverage until 11/15/12. After that date, American Modern will run physical inspections on all mobile homes by the same company that does inspections on all

Dwellings. Last, Starting 12/15/12, they will not write risks with more than 2 prior losses of any kind in the preceding 5 years, and the homes must be currently insured with no lapse in coverage unless the home is a new purchase. American Modern is a strong company that has written Mobile Homes for over 30 years, and they want this line of business to continue to be profitable for all of us.

## CARPET CLEANING

Now that summer is over and we are looking at closing up our houses for the cold weather, people are starting their Fall cleaning. Having someone come in and clean the carpet and upholstery is a great way to have everything ready for winter. United Fire writes Carpet or Upholstery Cleaning risks at the customer's premises, including Products and Completed Ops. They also write Carpet, Rug or Upholstery Cleaning-in-shop only that also includes PR/CO. These types of risks can even be written in the TradePro for Contractors program. You can add coverage for the equipment. The TradePro app is available on our website, or you can submit Acord General Liability qpps for a quote.



## INSURANCE AGENTS



We can write nearly all aspects of your insurance agency. We can write the Professional Liability (E&O) through Westport. It is a Claims Made policy and would cover your P & C, Crop, and Life & Health. The ap is on our website and it is quoted by the company. We can also write the business itself. The Building, Business Personal Property, Liability and Auto including Hired & Non-Owned. This is written by United Fire. We can also write the business if you run your agency out of your home. The Home Business application RLI is also on our website, and the program would cover your Business Personal Property, Liability and Business Income, and Money & Securities coverage can be added.

## RENEW PERSONAL UMBRELLA POLICIES ON-LINE

Did you know that your insureds can pay their RLI renewal premiums on-line? The billing allows the premium to be paid by credit card using the User Name and Password that are unique to the insured found on the back of the bill.

## PRODUCT OF THE MONTH

Manufactured/Mobile Homes are the product of the month for October. For each Manufactured/Mobile Home policy that you write through the end of the month that is effective this month, you will receive an additional \$10.00.

Karen Rooney  
Insurance Marketplace Inc.