

INSURANCE MARKETPLACE INC.

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As much as I like spring with the earth waking up from the winter and turning green again, I think my favorite season is Fall. We can still enjoy the warm days with the incredible blue sky and colors everywhere (and football!), but the evenings are starting to get crisp and we have to wear jackets and pull out the blankets. I know that winter is on it's way and I'm not ready for that, but that means we are getting closer to spring and can look forward to the whole thing starting over again.

IN THIS ISSUE

**ENHANCED COVERAGE
ENDORSEMENT
NAIL SALONS
SENIOR LIVING CENTERS
PRODUCT OF THE MONTH**

QUICK LINKS

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ENHANCED COVERAGE ENDORSEMENT



Did you know that by adding the optional Enhanced Coverage endorsement to the HO-10 with American Modern Home, your client will have a policy that provides more coverage than the standard HO-8? Both are Named Peril coverage and offer fire, lightning, smoke, explosion, windstorm & hail, and V&MM, but the Enhanced Coverage Endorsement adds Collapse, Freezing, Water from plumbing, heating or AC system, Power Interruption from a power surge, Breakage of Glass, Weight of Ice and Snow, and Burglary. There are lots of other optional coverages such as Replacement Cost on Personal Property, Additional Residence Rented to Others, Limited Theft, Hobby Farming, Water Backup and/or Overflow, and Identity Recovery. This makes the HO-10 package a great option for your insureds. You can rate, quote and issue policies on-line through ModernLINK.

NAIL SALONS

We can write Nail Salons in the beauty shop program with United Fire. The coverage provides Premises Liability and Professional Liability for the owner of the salon. The operators in the salon are covered as Additional insureds as long as they are employed by the salon. The program is designed for businesses that are licensed by the State of Nebraska and the operators are trained. We can not insure exposures such as tattooing or other services such as hair removal. United will write the business, property, and auto, so this would be a nice package policy for your insureds. We would need Acord apps and the Beauty/Barber supplement found on our website.



SENIOR LIVING CENTERS



We have a new market, Thomco, that will write Senior Living Centers. The program is designed for independent living, assisted living, Alzheimer's, and Continuing Care Retirement Communities. It is all inclusive and will provide coverage for the Property including equipment breakdown and employee theft, General Liability with limits up to \$1,000,000/3,000,000 on a claims made basis, Automobile up to \$1,000,000 with automatic liability for lessors of leased autos with written requirement and rental reimbursement, and Umbrella up to

\$10,000,000. The supplemental app is on our website and would be required with the Acord apps, 4 year loss runs, a current brochure, and copies of the resident agreement, license for each location, and state inspections.

PRODUCT OF THE MONTH

Nail Salons are the product of the month for September. For each Nail Salon 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.