

INSURANCE MARKETPLACE INC.

Celebrating 42 years in business!

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I can't believe it is October! We already have some bald trees that have dropped their leaves. We have all had some chilly nights which just make me think of what is to come. I really like Fall with the beautiful colors, the harvest, and the cooler temps, but I'm not so fond of getting up in the dark and having it get dark so much earlier in the evenings. It does make me want to start baking again and there are those tail gating parties and Halloween is just around the corner. We wish you many treats and very few tricks this month.

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QUICK LINKS

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Contact information

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TINY HOMES



American Modern will insure these trendy types of homes in their Manufactured Home program as owner, rental, or seasonally occupied. The homes must be professionally constructed (not home made), and they must be stationary - either tied down or attached to a foundation (skirting is not required). They would be written with Comprehensive coverage, ACV or Replacement Cost settlement options, Liability, Personal Property, Other Structures - all the coverages offered on their regular Manufactured Home policy. The insured is even allowed to move the home up to twice a year with notification to the company before each move. If the home is vacant, it can be written in the DP-1 Dwelling program for Fire & EC coverages with ACV or Full Repair Cost settlement. You can write a 3, 6 or 12 month policy term, and the homes can be in protection class 1-10. Either in the Manufactured Home or the Dwelling program, you can quote these risks in ModernLink. If you don't have a user name and password, let me know.

TEACHERS



RLI writes a lot of classes in their Home Business program, one of which is teachers. This class provides coverage for math tutors, art teachers, piano instructors, computer trainers, dance instructors, professional speakers and personal trainers and personal image consultants. The coverage provides up to \$1,000,000 Liability, up to \$100,000 on business personal property on and temporarily off premises, and electronic data processing coverage. The deductible is low and the rates are affordable. If you need coverage for one of these valuable people, give us a call.

DRUG STORES

Drugstores is a class that United can write in their PremierPro program. You can write the Property including Equipment Breakdown and Business Income on the building and BPP, and Premises Liability. Business Auto, Work Comp, and Umbrella are optional coverages offered. Products, Professional Liability, Employment Related Practices, and Personal & Advertising are excluded. Just send us Acord apps for a quote.



Thanks for reading!

Karen Rooney
Insurance Marketplace Inc.