

# INSURANCE MARKETPLACE, INC

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Dear Karen



Spring is definitely here, but spring in Nebraska can mean hot temps on one day and snow the next. Still, the grass is greening up and the trees are starting to leaf out. This is my favorite time of the year with the plants starting to sprout and the days getting warmer and longer. Seems like it was just two weeks ago and it was already dark at 6:00 pm, and now it stays light until after 8:00 pm. I have bought a bunch of plants for our home and the Farmers Markets will be starting soon. I love spring, how about you?

## IN THIS ISSUE

EQUIPMENT BREAKDOWN

SWIMMING POOL SERVICE

HOME PARTY BUSINESSES

PRODUCT OF THE MONTH

## QUICK LINKS

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## EQUIPMENT BREAKDOWN ON MOBILE HOMES



I don't know about you, but I seldom read the stuffers that come in my bills. One of the stuffers that is going out to your American Modern Home manufactured home policy holders with their renewal offer is information about Equipment Breakdown on electrical and mechanical systems in their home. American Modern was the first insurer to offer this coverage to their program. This is an endorsement that can be added to an owner occupied, rental or seasonal policy for just \$25.00! This would provide coverage for appliances, HVAC, electronics like a computer or TV, the electrical panel, well/sump pumps, and pool equipment. The coverage provides additional expenses for temporary or permanent repairs, pollutant cleanup and removal, and even reimbursement for the cost to replace spoiled perishable goods. As you can see, this is a lot of coverage for just \$25.00 a year. The coverage is of course also available mid-term and on new policies, so be sure to offer it to all your mobile home clients.

## SWIMMING POOL SERVICE

A very timely class that we can write is Pool Service/Repair. With summer right around the corner, a lot of pool owners will be getting their pools ready for the hot weather to come. We can write pool service businesses with United. They are looking for businesses that service and maintain pools, not install them. They will write the General Liability, Auto, Equipment and Property. Send us Acord apps and we can get a quote for you.



## HOME PARTY BUSINESSES



There are more and more people starting their own businesses from their homes. RLI's Home Business Insurance program will provide coverage for home businesses that sell kitchen tools, jewelry, lingerie, cosmetics, candles, food, and purses to name a few. The program offers Liability limits up to \$1,000,000 and coverage for the Business Personal Property on and temporarily off premises. This exposure is not always covered on a Homeowner's policy, so you should contact the people you know that have this type of business

and offer them a stand-alone policy for coverage for their liability and inventory.

### PRODUCT OF THE MONTH

Home Businesses are the product of the month for May. For each In-Home Business policy that you write through the end of the month that is effective this month, you will receive an additional \$10.00!

Thanks for reading!

Karen Rooney  
Insurance Marketplace Inc.

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