

INSURANCE MARKETPLACE INC.

Celebrating 40 years in business!

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QUICK LINKS

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Can you believe that summer is almost over. School is back in session, the days are getting shorter, and football is already starting (look for me at the Husker game on Saturday - I'll be wearing red!) We went to the last home baseball game on Sunday, and Hockey will start later this month. Be sure to read the next article about student accident insurance and see if it will work for your area. I hope you are making the seasonal transition well. It helps that it starts off with a long weekend, right? IMI will be closed on Labor Day, the 5th.

STUDENT ACCIDENT INSURANCE



Markel has a Student Accident program that will provide coverage for public K-12 schools. There are several plans available. School Time which provides Accident coverage while a student is in or on school premises during the days and months when school is in session including traveling to and from home in a school bus and while on school sponsored activities. **Around the Clock** provides Accident coverage 24 hours a day whether school is in session or not including school sponsored and supervised sports excluding 9th - 12th interscholastic football. **Interscholastic football** provides Accident coverage for 9th - 12th grade interscholastic football only. The Summer day camp/off season conditioning plan provides coverage during school sponsored and supervised summer day camps conducted on the school premises and off season provides coverage when under direct supervision of a coach or training at a designated facility or on or near the school for interscholastic sports. There are 3 levels of coverage and each is very affordable. Call for more info.

HOTELS AND MOTELS

We have been asked a couple of times recently if we write hotels and motels. We can write this line of business with United. They have a package program called Premier-Pro and can write many types of motels. These can be older, over three stories, have a pool, ones in protection class 9-10, and with no restaurant/lounge. If you have a risk with a restaurant, we can write it but not in the PremierPro program. The risk must be well lit and the owner must have good credit and at least a three year loss history. We will need Acord apps, the Hotel/Motel supplemental app found on our website, loss runs, and photos of the premises to quote.



RENTAL MOBILE HOMES



I mentioned rental mobile homes in last month's newsletter, so you know we write these with American Modern. Did you know that you can also write coverage for the tenant living in the rental home? The coverage is Named Perils including Burglary and V&MM with a maximum limit of \$50,000. Personal Liability up to \$300,000 is available as is Personal Property Replacement Cost and Additional Living Expense.

Rate these in ModernLINK or give me a call.

PRODUCT OF THE MONTH

Tenant Mobile Home policies are our product of the month for September. For each of this type of 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.