

INSURANCE MARKETPLACE, INC

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With the fall-like temperatures, the leaves are starting to change here already! I love the cool evenings and nights but the days are still warm. School is back in session and the days are getting shorter. Makes me think of Football! We are excited to be writing business in **Kansas, South Dakota** and **Iowa** as well as **Nebraska**. Please keep us in mind when writing business in these states.

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CONTRACTORS E & O

You can protect your commercial contractors against four important coverage exclusions under the standard General Liability policy - **Product Exclusion, Work Exclusion, Occurrence Trigger** and **Product Recall Exclusion**. These coverages are provided on a **Contractors E & O** policy through United Fire. This policy covers losses and legal expenses resulting from the contractor's client lawsuits claiming that the contractor made errors or acted negligently in the performance of his or her duties. Eligible classes are: **Air Conditioning Systems or Equipment, Electrical Work, Heating & AC, Heat and AC LPG, Plumbing both Residential and Industrial, Refrigeration Systems or Equipment, and Sheet Metal**. Let us write the General Liability on these classes for you and add the E & O.



10 + RENTAL DWELLINGS



more than two stories along with their dwellings. We have easy apps to submit - just give us a call and we'll get them to you.

Do you have a client that is handy with a hammer and nail that has been purchasing dwellings that need some work, fixing them up and then renting them out? American Modern has a commercial program for those that have at least **10 Rental Dwellings**. It provides **Basic, Broad or Special** Property coverage on the dwellings. Deductibles from \$500 to \$25,000 available. **Premises Liability** can be added up to **\$1,000,000**. Optional coverages include **Other Structures, Contents, and Monthly Rents Settlement**. You can even write risks that own a few apartment buildings with up to six units and no

FALL SPORTS ACCIDENT INSURANCE

Now that school is back in session, fall sports teams are forming. We can write **Sports Accident** insurance for **Amateur Flag, Touch and Tackle Football** teams. This can be an Primary or Excess coverage for kids age 9 and under up to 18. You can also write coverage for **Volleyball, Wrestling, Swimming, Basketball, Bowling, Gymnastics** and many more. We can even write the coaches and the cheerleaders!



PRODUCT OF THE MONTH

The product of the month for September is **Fall Sports Accident policies**. For each Accident policy that you write through the end of the month, you will receive an **additional \$10**.

Thanks for reading!

Karen Rooney
Insurance Marketplace Inc.

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