

# INSURANCE MARKETPLACE, INC

Celebrating 35 years in business!

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And just like that, summer is almost over! I wrote last month about how green everything was and how much rain we had been getting, and just like that, it hasn't rained much for a while and most lawns in my area are turning pretty brown. I can't believe that the days are getting shorter and it's getting dark so much earlier than just a few weeks ago. School is back in session and, of course, that means football so I guess there is that trade off. We will be closed on September 6th for the

Labor Day holiday. Hope you enjoy your long weekend!

## IN THIS ISSUE

GARAGEPRO PACKAGE

YOUTH GROUP  
ACCIDENT/SICKNESS

TENANT IN A MOBILE HOME

PRODUCT OF THE MONTH

## QUICK LINKS

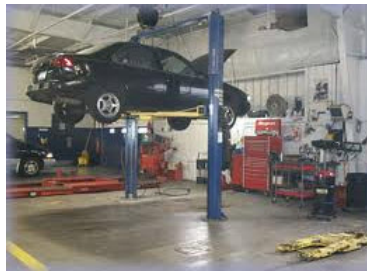
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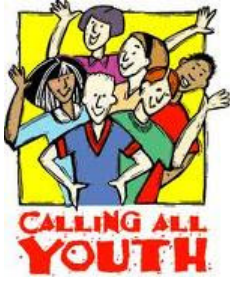
## GARAGEPRO PACKAGE



United Fire has a great package program for business such as **Auto Body Shops, Auto Detail, Glass, Muffler, or Upholstery Shops, Carburetor, Engine, or Radiator Repair, Service Stations, Tire Sales &**

**Installation or Transmission Repairs.** The GaragePro program is designed for garage-oriented operations that combines broad **Property, Liability and Crime** protection with a ton of optional coverages available. The risk must be in business at least 3 years with good loss history and buildings less than 35 years old or that have been updated. The Property coverage is **Special Causes of Loss** with **Automatic Valuation Adjustment on Buildings, Inflation Guard on Contents, ACV Loss Settlement** and includes **Business Income and Extra Expense.** Some of the optional coverages offered are **Attached Signs, Auto Diagnostic & Repair Equipment, Employee Tools, Outdoor Property, Property Away From Premises** and **Transit Coverage.** The Liability coverage includes the **Garage Liability** and **Products-Completed Ops,** and some of the optional coverages are **Drive Other Car, Hired Auto, Owned Auto,** and **Personal Auto Left in Customer's Care.** The Acord apps and GaragePro questionnaire are on our website.

## YOUTH GROUP ACCIDENT INSURANCE



This is the time of year that youth groups of all kinds are starting to form now that school is back in session. Nationwide provides **Accident Insurance** on **Amateur Youth Choirs, Baton Corps, Cheerleaders, Church Groups, DeMolay, Drill Teams, 4-H Clubs, FFA, Marching Bands** and **Scouting Organizations**. The program provides accident medical coverage for accidents that occur during approved youth group activities. The coverage can be either **Primary** or **Excess** and will cover **members only** or **members and councilors**. The application with explanation and rates can be found on our website and are easy to rate.

## TENANT IN A MOBILE HOME

You all know that we write Mobile Homes. Owner Occupied, Rental, Seasonal, Light Commercial and even Vacant Mobile Homes. But, did you know that we also have a small program for the Tenant in a mobile home? American Modern Home will write **Named Perils** including **Burglary** on the contents up to **\$25,000** for someone living in a mobile or manufactured home. You can also add **\$25,000 Personal Liability and Medical**. You might want to contact all of your clients that have rental mobile homes and see if their tenants have coverage. Most tenants are unaware that they can get this coverage and it will provide them peace of mind knowing their personal property is covered. This is rated and issued through ModernLINK, or just call me for a quote.



## PRODUCT OF THE MONTH

**Tenant in a Mobile Home** policies are the product of the month for September. For each **Tenant Policy** that you write through the end of the month that is effective this month, you will receive an **additional \$10**.

Thanks for reading!

Karen Rooney  
Insurance Marketplace Inc.