



Can you believe the kids are back in school? Seemed like summer would never get here, then we had all the heat, and now we're having fall-like weather just in time for football! Please make note of our web site below. We changed it about a year ago and have continued the link from the old site to the new one. We will not have the link soon, so if you go to the old site, you won't find us, and we don't want that! Please change it in your favorites so you can get applications, underwriting and a link to American Modern Home with just the push of a button. We also have fillable Acord apps and claims forms that you can complete, print and e-mail or fax to us.

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QUICK LINK

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MOBILE HOMES



We have heard recently that a couple of companies that have been writing Mobile Homes are now withdrawing from that market. American Modern Home has written **mobile homes** and **manufactured housing** for more than 35 years. They are easy to rate, quote and issue on-line in ModernLINK. The program is for **older** (even prior to 1976) and **newer** homes, **Rental**, **Seasonal**, **Owner Occupied** and even **Vacant**. They can have a value up to **\$300,000**, be inside the city limits or outside, and the owner can even have some loss history and credit problems. The home is written as ACV **Comprehensive** and there are

many optional coverages such as **Hobby Farming**, **Identity Fraud**, **Earthquake**, **Water Back-up of Sewers or Drains**, and **Breakdown** for systems and appliances in the home that can be added. As always, you can quote them yourself, or just give me a call.

USED CAR DEALERS



United Fire writes used car lots. They can write smaller lots with just a few vehicles, or some of the larger lots with less than \$200,000 on the vehicles. The risk must have strong financials and a good loss history. If it qualifies, we can write **Property** coverage for the buildings, including **Equipment Breakdown**, **Business Personal Property** and **Signs**, **Commercial Auto** including the Garage Dealers exposure, Pickup and delivery of autos, dealer plates and vehicles in transit and Open Lot. **Workers Comp** and a **Commercial Umbrella** can also be

added. Check with us to see if we can write the **Motor Vehicle Bond** also.

HEALTH CLUBS

We can now write Health Clubs including **Exercise & Sports Clubs**, **Fitness & Training Centers**, **Gyms**, **Racquet & Tennis Clubs** and **Athletic Clubs**. The program would include the **Property** with coverages such as Equipment Breakdown, Water Back-up of Sewer & Drains, Outdoor Property and Property Off Premises. **General Liability** would include Legal Liability to Participants and Professional. You can add **Inland Marine**, **Crime**, **Commercial Auto/Nonowned Hired Auto**, **Work Comp**, and **Event Cancellation**. Optional Coverages such as Liquor Liability, Limited Tanning Liability are also available. Call me for specific applications that would go with the required Acord apps and four year company loss runs.



LICENSE REQUEST

Thank you to all of you that have already sent a copy of your agent license to us! We have received a lot of them, but there are still a lot more that we need to receive. We are updating our records, so please send us a copy of your Agent's (not Agency) license. You can either scan and e-mail it to us, or fax us a readable copy. Please remember that the blue license that the State sends does not fax well. If there are other agents in your office that need to be on record with us, please send their licenses also.

PRODUCT OF THE MONTH

Mobile Homes are the product of the month for September. For each Mobile Home 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