

INSURANCE MARKETPLACE INC.

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We hope you had a wonderful Labor Day holiday! I love those long weekends. Seems like the following short week is always much longer than the regular five day week with all of the work to catch up on. Have you had enough rain yet? I just wish it could have been spread out a little over the past month and a half. So glad that our Huskers are back in action, and all of the High School teams are playing, wow, this is a great time of the year!

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PERSONAL UMBRELLAS

RLI has new rates effective 9/1/14. The applications are the same, but the new rates will apply on all new business now, and on renewals effective 11/1/14. The increase isn't very much, but the rates you have will not be correct. The best way that you can make sure that all of your quotes are correct, and all of your apps are professional looking is to enter the information into the rater on our website. The system will quote the risk and generate an application that your client can sign and you can send to us with your agency check for coverage. Just click on the link to our website in the Quick Links box to the left. The RLI button is on the home page. You can even print out a quote for your clients from the same site. Remember, this is only a rater, so your information will not be saved and you will need to re-enter the information if you leave the site. This is fast and easy. You should be offering a Personal Umbrella policy to all of your insureds, it's even the Product of the Month for September!



PHOTOGRAPHERS



We can write photographers with United Fire. This would be for a photography studio and can include coverage for the building, business personal property, liability even the commercial auto. This class will also provide coverage for the photographers that go to a local park or other place of interest for those wonderful nature shots. With school back in session, there are a lot of people that are starting to look at taking photos for the yearbook, and there are always weddings and family reunions that need to be remembered

ENHANCED COVERAGE ENDORSEMENT ON HO-10

The optional Enhanced Coverage endorsement for Homeowner policies with American Modern Home adds a bunch of coverages: Water/Mold Remediation and Broad Form perils such as Falling Objects, Collapse, Power Surge, Breakage of Glass, Weight of Ice and Snow, Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging, Accidental Discharge, Release or Over-Flow of Water or Steam, and Freezing. With this endorsement added to your client's HO-10 policy, it will greatly expand the coverage provided for their homes. A copy of the endorsement can be found in ModernLINK under the e-forms tab. You can include this on new quotes or request that the endorsement be added to existing policies.



PRODUCT OF THE MONTH

Personal Umbrella Insurance is the product of the month for September. For each Personal Umbrella policy that you write through the end of the month you will receive an additional \$10.00!

Thanks for reading!

Karen Rooney

Insurance Marketplace Inc.