

# INSURANCE MARKETPLACE INC.

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Sept 2012 - Vol 6, Issue 9



School has started, and by the time most of you read this newsletter, we will have had our first taste of football! Readers of our newsletters know that I like to choose photos from nature or seasonal flowers for this article, and I thought that these reminded me of red and white footballs - you know where my loyalties are. Readers of the newsletters also know that we have Product of the Month that changes each month, and we had a lot of takers on our product from August. We invite you to keep track, we love to send those \$10 bills as a Thank You for your business!

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## QUICK LINKS

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## FOUR FAMILY APARTMENT BUILDINGS



There are a lot of multiple family dwellings in most towns. These can be large older homes that have been converted into apartments or a 4-plex like the one pictured here. American Modern Home will write these types of risks. For older buildings (1960 and older) with values of \$10,000 - \$500,000 you can write a DP-1. you can add V&MM, Loss of Rents, Personal Property and Liability. For newer risks with values of \$75,000 - \$300,000, you can write a DP-3 and can add Personal Property and Liability. Both programs are offered for risks in protection class 1-10. The Dwelling app is on our website. This is our product of the month, so write several in September!

## GARAGE ORIENTED BUSINESS



United Fire has a great package program for garage related businesses like Auto Body/Detail shops with approved paint booths, Auto Glass Replacement shops, Carburetor, Engine or Transmission Repair shops, Muffler or Tire shops, and Service Stations with Engine Repair. The package includes Property coverage for the building and items such as automotive diagnostic and repair equipment, pollution cleanup and removal, valuable papers, and equipment breakdown. The Liability includes Products and Completed Ops, Personal & Advertising, Garage Liability and the Garage Keepers is direct primary. Crime such as Employee Dishonesty and

Counterfeit are also included. The risk would need to have been in business for a while with good loss history and credit. We will need Acord apps and the GaragePro supplemental app that is found on our website.

## HOME PARTY BUSINESS

So many of us are looking for ways to supplement our income, and a great way to do that is to start a home based business. Think of someone that sells candles, vitamins, cookware, jewelry, kitchen products, makeup and perfume, purses and clothing, rubber stamps or scrap booking materials. All of these types of in-home businesses can be written i RLI's Home Business Policy program. The policy provides up to \$1,000,000 Business Liability, Business Personal Property on and temporarily off premises for all of those home parties and trade shows. Business Loss of Income and Money & Securities. The minimum premium is \$159, so why wouldn't you offer this to all of your clients that have one of these part-time businesses. The app is on our website or just call Monica if you have any questions.



## PRODUCT OF THE MONTH

Multiple Family Dwellings are the product of the month for September. For each Multiple Family Dwelling policy that you write through the end of the month that is effective this month, you will receive an additional \$10.

Karen Rooney  
Insurance Marketplace Inc.