

# INSURANCE MARKETPLACE INC.

Celebrating 40 years in business!

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This time last month, we were talking about all the rain and hail we had been getting. I knew, from living in Nebraska all my life, that it wouldn't be long and we would be wishing we had some of that rain again. We still have to get through the hot, dry months of July and August. Insurance Marketplace will be closed on the 4th. We hope that all of you have some wonderful plans for the long holiday weekend. Thank all of you that have been reading my newsletter for these past years!

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## PRODUCT OF THE MONTH

JET SKIS

## QUICK LINKS

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## Contact information

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## NEW OR USED AUTO SALES



We can write car lots with United. They can write new or used car dealer sales and service. They can write coverage for the Commercial Auto, Physical Damage for the vehicles on the lot, and the Garagekeepers coverage. The vehicles are reported on a monthly reporting form basis so the company has the most current information. You can add coverage on the buildings, business personal property, equipment and tools, Work Comp, even an Umbrella. United will not write risks that have more than \$100,000 in inventory, ones with leased, rental or loaner cars, or ones that do "buy here pay here" financing. The owner will need to have experience running this type of business and all drivers must have satisfactory MVRs. We need Acord apps and the Non-Franchised Auto Dealer questionnaire from our website to quote.

## JET SKIS AND PERSONAL WATERCRAFT

It seems like there are a lot more jet skis out there now. American Modern writes personal watercraft up to 14' in length and up to 4 passenger. They offer Ownership, Renewal and Multi-Unit discounts. You can write Liability only or a package with physical damage for the hull, engine, machinery and operating equipment. Medical up to \$5,000, Watersports Liability, Pollution, and coverage for a trailer are optional coverages. There are also two Advantage endorsements available that add coverage for Uninsured Watercraft, Non-Owned Watercraft Liability, Personal Effects and Towing/Emergency Assistance. These are rated in ModernLink or give me a call.

## FLORAL ARRANGERS

This is one of the many classes that we can write in the RLI Home Business Insurance program. I see a lot of these, especially at Farmers Markets around town. The coverage is for someone that works with tools, wire or wood to assemble real, silk or plastic flowers into arrangements. The RLI H B I program provides coverage for things that a Homeowner's does not such as someone stealing business equipment from your client's car, someone steals their cash box, a power surge damages their computer or even if your client knocks over a display next to theirs at a craft show. The premium is very reasonable, up to \$1,000,000 liability limit available, protection for their business property, even loss of income available. Give Monica a call for more information.



## PRODUCT OF THE MONTH

Jet Ski and Personal Watercraft policies are our product of the month for July. For each of this type of policy that you write through the end of the month that is effective this month, you will receive an additional \$10.00!

**Thanks for reading!**

Karen Rooney

Insurance Marketplace Inc.