

# INSURANCE MARKETPLACE INC.

Celebrating 40 years in business!

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Welcome May! As usual, the weather is all over the map. Snow in the Panhandle and rain every place else. At least we aren't getting the flooding and huge hail that they are getting down South. Each day is a little closer to the summer warmth and all of the activities and events that come with it. Memorial Day, the unofficial start of summer, is coming soon at the end of the month. I don't know about you, but for me, this year is just zooming by!

## MINI WAREHOUSE STORAGE UNITS



There are so many of these U-Store-It mini warehouses popping up all over town. We can write these with United. They prefer newer units, inside the city limits, and used for personal storage, not vehicles. You can write the Liability and Property coverages. This class is written in their PremierPro program that is designed especially for business owners combining broad property, liability and crime protection, as well as coverage enhancements

such as newly acquired or construction property, business income, automatic valuation adjustment on buildings, data processing, false pretense, employee dishonesty, money and securities, and equipment breakdown. One great addition is that damage to the tenant's property up to \$10,000 per unit up to the policy limit is included. Most other companies specifically exclude this coverage. We need Acord apps and the Self Storage questionnaire found on our website.

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DAYCARE POLICIES

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[www.insmarketplaceinc.com](http://www.insmarketplaceinc.com)  
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### Contact information

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## RV OPEN LOT COVERAGE

American Modern Home has a program to write Physical Damage for recreational vehicles such as travel trailers, ATVs, boats, and Motorcycles. They



offer reporting and non-reporting options with deductibles from \$500 to \$10,000. The program offers Comprehensive or Named Peril form, Collision, False Pretense, and you can include or exclude wind/hail/flood. There is flexible pricing with up to 25% credit/debit available and special pricing if all of the inventory is stored indoors.

These are quoted by the company and are agency billed only. Call for more information.

## IN-HOME DAYCARE



It's that time of year again, school is almost out! We have written a lot of in-home daycare risks with Markel. This is a great program that offers limits from \$100/300 to \$1 million/3 million for licensed daycares. The liability is both General and Professional and includes Abuse Injury Incidental and Aggregate and Med Pay of \$10,000. Accident Medical and AD & D is also purchased at the same time for a small premium. A payment plan is offered. Complete and send the

one-page questionnaire on our website and I can get you a quick quote.

## PRODUCT OF THE MONTH

Day Care policies are our product of the month for May. For each Daycare 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.