

Illinois Motor Home & Travel Trailer

Starting **August 1** for new business and **September 15** for renewals, **American Modern** will be updating its **Motor Home** and **Travel Trailer** programs. The rates will be reduced to allow for a more competitive program! Give us a call for a quote or log on to modernLINK. You can access that login from our website,

www.thehelpfulpeople.com

If you don't have a username and password, give us a call and we'll set you up!

Michigan HO-4 – NEW PRODUCT!

Aegis Security Insurance Company now has a new **HO-4** Tenant program in Michigan that became available June 15. This replacement cost policy has a standard \$25,000 personal liability limit, \$500 in medical payments and a \$500 deductible, all of which can be increased. Personal property coverage ranges from \$10,000 to \$60,000 with a \$50 minimum earned premium. Go to our website for an application or give us a call for a quote, today!

American Reliable Dwelling

Now with **American Reliable Insurance Company**, you can have up to 99 dwellings on one policy. All scheduled units must fit the specific line of business of the policy.

Also, the **Vacant Dwelling** program had the underwriting upgraded to allow for units as low as \$15,000 in value to be eligible. *Don't forget:* Great new rates are in effect now, too!

Remember: Credit card payments can now be called in to **American Reliable** on all payments except the down payment.

If you have any questions on these modifications, give us a call!

Fireman's Fund Insurance Company

Now with **Fireman's Fund** your affluent customers can select the new Green Upgrade Endorsement. This new enhancement allows for the insured's home to be rebuilt with environmentally friendly materials in case of a loss.

Bonus! All **Fireman's Fund** policies written in July are **G3** eligible. Stay tuned to our website for the third quarter schedule!

New Applications and Quote Request Forms

We've had a lot of recent changes. To avoid any delays in processing, please be sure to visit our website for up-to-date applications and quote request forms before submitting them to us.

Aegis Michigan Manufactured Home

Aegis Security Insurance Company has increased the acceptable TIV (Total Insurable Value) to \$200,000 on its **Manufactured Home** program for Michigan. These changes are already in effect and the online rating system should reflect these changes, too.

Michigan HO-3 Payment Options

American Reliable now has an 8-pay option for their Michigan **HO-3** program. Credit cards can also be used for all payments excluding the down payment. All credit card payments must be called in.

Payments can be made by calling **American Reliable** at 1-800-535-1333.

Who Can Buy Flood Insurance?

The answer to that question is EVERYONE! Flood insurance is available to any homeowner or renter. Homeowners can get Flood insurance through the National Flood Insurance Program if they live in a participating community. Flood insurance is also available for homes outside of participating communities, and that coverage is called Non-participating Community Flood Insurance. Don't forget those renters! Contents only policies are available, too. You don't need multiple state licenses to write these policies in other states. If you have a valid insurance license, you may write Flood insurance in all U.S. territories. If you need a quote or if you have any questions, please give us a call!

Cover your E&O! You should be offering Flood coverage with every property quote. If Flood insurance is not desired, get it in writing! We have Flood declination forms available on our website. We also have bright stickers for you to place on property policies indicating that there is no Flood coverage. Give us a call for anything you need!

News You Need, But Might Have Missed

Give us a call with any questions from last month's *News You Need!* You can now check them out on our website.

- Lower Vacant Rates in Michigan!
- Illinois HO-4 - NEW PRODUCT!
- FREE LUNCH!
- Grand General's Worm Burner
- Identity Theft - NEW PRODUCT!
- American Reliable Credit Card Payments
- Michigan Watercraft

