

MIDROX INSURANCE COMPANY

Agent's Bulletin

April 3, 2013



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**MIDROX
INSURANCE COMPANY**

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Although winter weather seems reluctant to leave us, Spring will soon arrive and bring with it a flurry of activity on Vendors line policies. For your clients that run a small

MIDROX VENDORS PROGRAM

business from their home, Midrox Vendors Program

provides a safety net for their business property and also provides liability coverage on and off premises, including products. As our insureds begin to line up farmers markets and special events, we will be flooded with requests to modify or add additional insureds. To make most efficient use of everyone's efforts at this very busy time of year please follow the guidelines below when adding additional insureds to Vendors Line policies:

- submit endorsement with name, address and interest of the additional insured.
- Include the dates of the event, whether a 1-weekend event or a season-long market.
- Please send a copy of every Certificate of Liability Insurance issued, but please do not use in lieu of submitting an endorsement to add an additional insured.
- Please include payment (\$15 flat/additional insured) with endorsement request.

Please note that at renewal, additional insureds for a season-long market will be left on policy, but additional insureds for expired specific one-day or weekend events will not. This is done so that the premium for expired short-term events does not unnecessarily carry over into the new term. If insured decides to attend these events in the new term, any required additional insured can be added back onto the policy by endorsement.

Attached is a new Midrox Vendors Policy brochure which replaces the brochure dated April, 2006.

MULTIPLE POLICY DISCOUNT

Midrox now offers a multiple policy discount where a Homeowners policy and a Landlords Package policy or multiple Landlords Package policies are written for the same insured. A discount of 10% will be applied to each policy

PAYMENT PLANS

In addition to our semi-annual and 4-pay options, Midrox now also offers a 6-pay plan. The first payment is 25% of annual premium and payments 2 through 6 are at 15% of annual premium. The minimum annual premium to qualify for this plan is \$2,500.

PLEASE NOTE

- Midrox Homeowners Line manual is now available in the agents' area at midrox.com. A copy is also attached.
- When issuing Certificates of Liability, please be sure to include certificate-holder information. We cannot accept "blank" certificates.
- All inquiries regarding new policies or quotes for new business should be directed to Sherry Rathbone (sherry@midrox.com). All inquiries regarding endorsement requests or quotes for endorsement requests should be directed to Heidi Hartmann (heidi@midrox.com). Renewal inquiries should be directed to either Beth Davis (beth@midrox.com) or to Barbara Messmer (barb@midrox.com). All cancellation requests should be directed to Joanne Renz (joanne@midrox.com).

MIDROX WILL BE CLOSED MONDAY, MAY 27th IN OBSERVANCE OF MEMORIAL DAY.

Please keep us in mind and, as always, thank you for your business.