



Summer  
2016

# Spot Light

## #Insurtech

If you haven't seen the term "insurtech" or "instech" yet, you will soon. These are the new catchphrases being used to label the current boom in insurance technology.

Technology is here to stay and whether we love it or hate it often depends on how easy it is to use and the value it adds to our daily lives.

At North Country our goal is to embrace technology to the extent that it enhances our relationships with our agents and policyholders. That's why we launched a new policy platform with the ability to provide real time transactions.

If you want more information about our new system, give us a call. And don't worry, even with our fancy new technology, we still have real people, answering real phones, providing real value.



## in this edition:

Seasonal Businesses

VRBO

Homeowners

Alternative Replacement Cost

North Country Insurance is committed to providing the highest quality coverage for customers throughout New York. We offer popular products in personal and commercial lines. As summer heats up, we hope you continue to look at North Country as a valuable partner. Keep reading to see what products are popular this summer.

## [Here's a look at what we've written recently](#)

### Seasonal Commercial Package and BOP

From rental cottages to ice cream stands, business owners know how to take advantage of New York's summer season. And North Country knows how to take care of seasonal business owners. If your clients are looking for quality coverage at an affordable price, North Country has you covered. ***Don't forget about our 5% renewal credit.***

### VRBO

Vacation Rental by Owner (VRBO) has never been hotter than it is right now. Airbnb has made it easier than ever to rent private homes, leaving home owners exposed to insurable risks including loss of income. North Country understands the exposures facing these clients and we can help you tailor a policy that will meet their needs.

### Homeowners

2016 is shaping-up to be a great year for our seasonal homeowners program. As competitors exit the unprotected home market, North Country offers a solution. You can feel confident when you place an unprotected home with North Country knowing that we have the experience and expertise to provide quality coverage at a competitive price.

### Alternative Replacement Cost Programs

North Country's alternative replacement cost program has been very popular lately. Many agents find our Alternative Replacement Cost endorsement to be the perfect way to bridge the gap between a home's replacement cost and market value. Don't forget, we also offer Alternative Replacement Cost options on commercial policies. Please call us for more information.