



AMERICAN MODERN HOME INSURANCE COMPANY

South Carolina Collector Vehicle Program Manual

(077)

New & Renewal Business 04-01-12

This Program Manual Contains Information for:

- *South Carolina Discounts*
- *South Carolina Coverages*
- *South Carolina Miscellaneous Information*
- *South Carolina Forms Listing*

*See "Program Eligibility and Guidelines – All States" (77-12-CV-ALL)
for risk eligibility and general program guidelines.*

VEHICLE AND POLICY SURCHARGES/DISCOUNTS

The following discounts are outlined in the "All States" Collector Vehicle Program Manual (77-12-CV-ALL). Use this table to determine if you need to refer to the "All States" manual, or, the state specific manual for these discounts.
Additional state specific discounts listed below.

Discount Type	Follows "All States"	State Specific – See Below	Does Not Apply
Anti-Theft Device Discount	X		
Unique Risk Discount	X		
Carpport Surcharge	X		

STATE SPECIFIC DISCOUNTS

NOTE: Below is a listing of discounts specifically available in South Carolina.
Discounts are applied per coverage as noted below.

Car Club Discount	10% applied to all coverages	<ul style="list-style-type: none"> ➤ Principal operator is a member of an approved car club/association/affinity group. ➤ Proof of membership is required for documentation.
Accident Prevention Course Discount	5% applied to BI/PD, Collision	<ul style="list-style-type: none"> ➤ The principal operator of the auto: <ul style="list-style-type: none"> ○ Has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed a Motor Vehicle Accident Prevention Course approved by the Department of Public Safety. ➤ The discount shall apply: <ul style="list-style-type: none"> ○ To new and renewal policies with inception dates within the 36 month period following the course completion date. ○ Only to the auto principally operated by the insured with the course completion certificate. ○ Only once to each such auto regardless of the number of operators with course completion certificates. ○ To any miscellaneous type vehicles classified and rated as a private passenger auto. ➤ This discount does not apply if the approved course was taken as punishment specified by a court or other governmental entity resulting from a moving traffic violation.

COVERAGES

The following coverages are outlined in the “All States” Collector Vehicle Program Manual (77-12-CV-ALL). Use this table to determine if you need to refer to the “All States” manual, or, the state specific manual for these coverages. Additional state specific coverages listed below.

Coverage Type	Follows “All States”	State Specific – See Below	Does Not Apply
Liability Bodily Injury and Property Damage	X		
Motorcycle Passenger Liability	X		
Medical Payments	X		
Uninsured/Underinsured Motorists		X	
Spare Parts	X		
Towing Coverage	X		
Nationwide Roadside Assistance	X		
Collector’s Coverage	X		
Trip Interruption Coverage	X		
Pet Coverage	X		
Other Than Collision (Comprehensive)	X		
Collision	X		
Full Safety Glass Coverage	X		
Foreign Coverage	X		

STATE SPECIFIC COVERAGES

NOTE: Below is a listing of coverages and limits available specifically for South Carolina. The charge for these coverages applies once per policy, regardless of the number of vehicles insured under the policy. On multi-car policies, the highest rated vehicle will bear this rate.

UM/UIM Coverage <i>Seasonal deletion prohibited</i>	Protection of persons insured who are legally entitled to recover damages from owners or operators of uninsured or underinsured motor vehicles because of bodily injury, sickness or disease, including death, or property damage.	<ul style="list-style-type: none"> ➤ UM coverage and UIM coverage are separate coverage limits. ➤ Where applicable, UM coverage is required. ➤ CSL includes BI and PD. PD limit options available for Split limits. ➤ \$200 deductible applied to UMPD. ➤ See modernLINK® for available limits.
UM/UIM Forms <i>Seasonal deletion prohibited</i>	Selection/Rejection Form Requirements	<ul style="list-style-type: none"> ➤ Selection Rejection form V65SC (11/08) should be completed any time the insured is selecting an limit that is less than the Liability coverage limit. Failure to return a properly completed form within 30 days will result in the coverage being provided at limits equal to that of the Liability coverage.
UMPD <i>Seasonal deletion prohibited</i>	Recovers damages from owners or operators of uninsured motor vehicles who have caused damage to property of the Named Insured.	<ul style="list-style-type: none"> ➤ Where applicable, coverage is required. ➤ Coverage is not available when a combined single limit of Uninsured Motorists coverage is selected as the coverage is already included within the combined single limit. UMPD coverage cannot be rejected from CSL. ➤ The coverage is only available when Uninsured Motorists split limits is purchased. ➤ Selection Rejection form V65SC (11/08) should be completed any time the insured is rejecting the coverage or selecting a limit less than the PD Liability coverage. Failure to return a properly completed form within 30 days will result in the coverage being provided at limits equal to that of the PD Liability coverage. ➤ A \$200 deductible applies.
UIMPD <i>Seasonal deletion prohibited</i>	Recovers damages from owners or operators of underinsured motor vehicles who have caused damage to property of the Named Insured.	<ul style="list-style-type: none"> ➤ Coverage is not available when a combined single limit of Uninsured/Underinsured Motorists coverage is selected as the coverage is already included within the combined single limit. UIMPD cannot be rejected from CSL. ➤ The coverage is only available when Underinsured Motorists split limits is purchased. ➤ Selection Rejection form V65SC (11/08) should be completed any time the insured is rejecting the coverage or selecting a limit less than the PD Liability coverage. Failure to return a properly completed form within 30 days will result in the coverage being provided at limits equal to that of the PD Liability coverage.

MISCELLANEOUS

Minimum Earned Premium	➤ \$0
Driver Exclusion	➤ Permitted on operators with less than 9 yrs driving experience. Spouses may not be excluded.

COLLECTOR VEHICLE FORMS LISTING GENERAL FORMS

FORM #	DESCRIPTION
CV 03 19	Additional insured - Lessor
CV 90 08	Free Form Declarations Page
CV 90 11	Collector Vehicle Specified Coverage Endorsement
CV 93 01	Collector's Coverage (attach to policy)
CV 93 05	Occasional Commuting Endorsement
CV 93 06	Nationwide Roadside Assistance Coverage
CV 93 A1	Collector's Coverage (to be filled out with application)
CV BC 01	Business Client Endorsement (attach to policy)
CV BC A1	Business Client Schedule (to be filled out with application)
CV CP 01	Carpport Storage Endorsement
CV FC 01	Foreign Coverage Endorsement (attach to policy)
CV FCA1	Foreign Coverage Schedule (to be filled out with application)
CV MC 02	Motorcycle Endorsement
CV MP 01	Mileage Plan Endorsement
CV RC 01	Race Vehicle Endorsement
PP 13 01	Coverage For Damage To Your Auto Exclusion Form
PV 00 01	Personal Auto Policy
PV 03 05	Loss Payable Clause
PV 03 09	Single Liability Limit

SOUTH CAROLINA SPECIFIC FORMS

CV 04 65	Uninsured Motorists Coverage - South Carolina
CV 04 88	Underinsured Motorists Coverage - South Carolina
CV AD 39	Driver Exclusion Endorsement - South Carolina
PP 01 78	Amendment of Policy Provisions - South Carolina
PV 04 35	Single Uninsured Motorists Limit - South Carolina
PV 04 72	Single Underinsured Motorists Limit - South Carolina
V65SC	Offer of Optional Additional Uninsured and Underinsured Motorists Coverage

NON-COVERAGE FORMS

00220-11-G	EZ-Pay Authorization Form
AMIGCC-001	AMIG Credit Card Form
CV AP 01	Application
CV IN 01	Important Notice
CV TW ID	Nationwide Roadside Assistance ID Card
PV S0 0	Privacy Statement
V81SC	ID Card - South Carolina

HOW TO REACH US WHEN YOU NEED US

POLICY or BILLING QUESTION:

Phone: 1-800-543-2644

Monday to Friday, 8 a.m. to 8 p.m. Eastern

Payment Lockbox Address: PO Box 740429, Cincinnati, OH 45274-0429

COLLECTOR VEHICLE TEAM CONTACT INFORMATION

Phone – 800-214-2351	Risk Eligibility and/or Processing Questions
Fax – 800-603-4617	Whenever possible, use the attachment feature in modernLINK. Otherwise, use this fax number when sending applications, select/reject forms, etc. to the Collector Vehicle Team.
E-Mail elitecollectorcar@amig.com	Whenever possible, use the attachment feature in modernLINK. Otherwise, you can send your documents and requests to this e-mail address.
Mail Address: American Modern Insurance Group, Inc. Attn: Collector Vehicle Team PO Box 688 Amelia, OH 45102	Whenever possible, use the attachment feature in modernLINK. Otherwise, use this mail address whenever you need to send your documents, photos, forms to your Collector Vehicle Underwriter.

modernLINK SUPPORT:

Hours: Monday to Friday, 7 a.m. to midnight Eastern Saturday and Sunday, 8 a.m. to 9 p.m. After hours support handled by voicemail return call.	Help: Talk to your office's modernLINK Profile Administrator. Click the Help link at the upper right of the modernLINK screen. Systems Support: 1-866-527-9583 or send e-mail to systemsupport@amig.com Monday to Friday, 8 a.m. to 6 p.m. Eastern
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REPORT A CLAIM

Online: In modernLINK, under the Quotes and Policies tab click the Claims link. Phone: 1-800-543-2644 Fax: 513-947-4046	Mail Address: American Modern Insurance Group, Inc. Attn: Claims Processing PO Box 5323 Cincinnati, OH 45201-5323
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ORDERING MARKETING and SALES MATERIALS

Go online to marketingcenter.amig.com (no www in the address)



AMERICAN MODERN HOME INSURANCE COMPANY

EXECUTIVE OFFICE

POST OFFICE BOX 5323, CINCINNATI, OHIO 45201-5323, 1-800-543-2644

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