



AMERICAN MODERN HOME INSURANCE COMPANY

(077)

New Business 05-01-10

Renewal Business 06-01-10

Revised 02-13

Manufactured Homeowner Programs

- **Owner Occupied Package**
- **Owner Occupied Mobile Home**
- **Seasonal Mobile Home**
- **Rental/Commercial Mobile Home**

TERRITORY DEFINITIONS



TERRITORY 50	TERRITORY 51	TERRITORY 52	TERRITORY 53	TERRITORY 54	TERRITORY 55	TERRITORY 56
Brooke	McDowell	Boone	Wirt	Grant	Wood	Barbour
Hancock	Mingo	Fayette	Jackson	Hardy	Ritchie	Pendleton
Harrison	Wayne	Kanawha	Roane	Mineral	Calhoun	Randolph
Marshall	Wyoming	Mercer	Mason	Hampshire	Gilmer	Taylor
Lincoln		Monroe	Cabell	Morgan	Lewis	Tucker
Logan		Nicholas	Putnam	Berkeley	Braxton	
Marshall		Raleigh	Clay	Jefferson	Upshur	
Marion		Summers			Webster	
Doddridge					Greenbrier	
Monongalia					Pocahontas	
Ohio						
Pleasants						
Preston						
Tyler						
Wetzel						

DIRECT BILL PREMIUM PLANS

Direct Bill is American Modern Insurance Group's own automated billing and processing system. With the completion of an easy application, this system will automatically produce a declarations page, bills and renewals. All policies can be dispatched from our office to the insured. Please inquire for details.

ANNUAL POLICIES

1. Paid in Full.
2. 4-Pay Plan - 25% down with 3 installments. Collect the 25% down. We will bill in 3 installments which will be due by day 50, day 140, and day 230.
3. 10-Pay Plan - 16.3% down with 9 installments. Collect the 16.3% down. We will bill in 9 installments which will be due by day 40, day 70, day 100, day 130, day 160, day 190, day 220, day 250, and day 280.
4. EFT Plan - Two months down payment required with 10 additional installments automatically deducted from a checking or savings account. Collect the down payment and submit signed authorization form 00220-08-G with a voided check or withdrawal slip. The customer may choose the date of automatic withdrawal.

We accept these Credit Cards: Visa, Mastercard, American Express, and Discover.

A SERVICE CHARGE IS ASSESSED FOR EACH INSTALLMENT, INCLUDING THE DOWN PAYMENT.

WHICH PROGRAM TO USE?

Mobile Homeowner Package Program

- Designed for homes that are owner occupied as the primary residence of the insured. (No rental or seasonal permitted)

Mobile Home Program

- Designed for homes that are owner occupied as the primary residence of the insured. This program offers your insured maximum flexibility by allowing them to choose the specific coverages they desire. (No rental or seasonal permitted)

Seasonal Mobile Home Program

- Designed for any home that is not the primary residence of the insured, but is used by the insured on an intermittent, or non-continuous basis. Vacant or rental homes are not eligible.

Rental/Commercial Mobile Home Program

- Designed for any home rented to others for residential purposes, or designed for any home used in a light office or professional capacity. (Beauty salons, day care centers, and stores or markets are not eligible)
- For rental schedules in excess of 100 units or \$2,000,000 total sum insured, call the Company.
- Rental schedules in the name of a mobile home park are ineligible.
- Short Term Rental - The Lease Term must be less than 3 months and the insured must live within 100 miles of the property or the property must be managed by a property manager.

POLICY AND COVERAGE HIGHLIGHTS

COVERAGES	MOBILE HOMEOWNER PACKAGE	MOBILE HOME PROGRAM	SEASONAL MOBILE HOME	RENTAL/ COMMERCIAL
Comprehensive Dwelling Coverage	Included	Included	Included	Included (Broad Form Optional)
Comprehensive Other Structures	10% of Dwelling Limit	Optional	Optional	Optional (Broad Form Optional)
Personal Property	Comprehensive 50% of Dwelling Limit	Comprehensive Optional	Comprehensive Optional	Broad Form Optional
Mold and Remediation Coverage Sub-Limit	\$3,500 Combined Section I	\$3,500 Combined Section I	\$3,500 Combined Section I	\$3,500 Combined Section I
Personal Liability Medical Payments Damage to Property of Others	\$50,000 \$500/\$25,000 \$500 per occurrence	Optional	Optional	N/A
Animal Liability	\$10,000 per occurrence	\$10,000 if Personal Liability is purchased	\$10,000 if Personal Liability is purchased	N/A
Premises Liability	N/A	N/A	N/A	Optional
Stated Value	Included	Included	Included	Included
Replacement Cost For Partial Losses	Optional	Optional	Optional	Optional
Personal Property Replacement Cost	Optional	Optional	Optional	N/A
Deductible	\$500 All Perils	\$500 All Perils	\$500 All Perils	Selected Options \$250, \$500 or \$1,000
Earthquake Coverage	Optional	Optional	Optional	Optional
Breakdown Coverage	Optional	Optional	Optional	Optional
Occasional Rental	N/A	N/A	Optional	N/A
Water Back Up of Sewers or Drains	Optional	Optional	Optional	Optional

SUPPLEMENTARY COVERAGES

COVERAGES	MOBILE HOMEOWNER PACKAGE	MOBILE HOME PROGRAM	SEASONAL MOBILE HOME	RENTAL/ COMMERCIAL
Add'l Living Expense/ Loss of Use	10% of dwelling limit (\$30 per day, maximum)	10% of dwelling limit (\$30 per day, maximum)	*N/A	*10% of dwelling limit (\$30 per day, maximum)
Antenna/Satellite Dish	\$100	\$100	\$100	\$100
Collapse	Included	Included	Included	Included
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	\$1,000	\$1,000	\$1,000	*N/A
Emergency Removal	\$750	\$750	\$750	\$750
Fire Dept. Service Charge	\$250	\$250	\$250	\$250
Food Spoilage	\$100	\$100	\$100	\$100
Reasonable Repairs	Reasonable & Necessary	Reasonable & Necessary	Reasonable & Necessary	Reasonable & Necessary
Trees, Shrubs, Plants & Lawns	\$200 limit (\$100 per tree/lawn/ plant/shrub)	\$200 limit (\$100 per tree/lawn/ plant/shrub)	\$200 limit (\$100 per tree/lawn/ plant/shrub)	\$200 limit (\$100 per tree/lawn/ plant/shrub)

*Supplemental Coverages are changed from the standard policy limits due to the Rental/Commercial Occupancy Endorsement #73137 (01/04) or the Seasonal Home Endorsement #71986 (01/04), as it applies.

N/A means not available

PERSONAL AND PREMISES LIABILITY COVERAGES

MOBILE HOMEOWNERS PACKAGE PROGRAMS

COVERAGE	OPTIONAL LIMITS					
Personal Liability (01) <u>\$50,000</u> <u>\$100,000</u> <u>\$200,000</u> <u>\$300,000</u> <u>\$500,000</u> Included \$10.00 \$25.00 \$35.00 \$50.00	Includes Medical Payments of \$500 each person, \$25,000 each occurrence. Includes \$500 per occurrence for Damage to Property of Others. Includes \$10,000 Animal Liability per occurrence.					
Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u> \$5.00			<u>\$2,000 / \$25,000</u> \$7.00		
Secondary Residence (08) Premiums are shown per combination of Personal Liability & Medical Payments limits selected. The options are for each additional residence . Selected limits must equal Personal Liability and Medical Payments Limits. Must provide location of additional residences.						
	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>	<u>\$500,000</u>
\$500	\$8.00	\$9.00	\$10.00	\$12.00	\$14.00	\$16.00
\$1,000	\$9.00	\$10.00	\$11.00	\$12.00	\$14.00	\$16.00
\$2,000	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00
Animal Liability Exclusion (32) Premium Credit: \$3.00 Removes coverage for BI or PD caused by any animal owned or in the care or custody of an insured.						

MOBILE HOME & SEASONAL PROGRAMS

COVERAGE	OPTIONAL LIMITS					
Personal Liability (01) <u>\$25,000</u> <u>\$50,000</u> <u>\$100,000</u> <u>\$200,000</u> <u>\$300,000</u> <u>\$500,000</u> \$30.00 \$35.00 \$45.00 \$60.00 \$70.00 \$85.00	Includes Medical Payments of \$500 each person, \$25,000 each occurrence. Includes \$500 per occurrence for Damage to Property of Others. Includes \$10,000 Animal Liability per occurrence.					
Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u> \$5.00			<u>\$2,000 / \$25,000</u> \$7.00		
Secondary Residence (08) Premiums are shown per combination of Personal Liability & Medical Payments limits selected. The options are for each additional residence . Selected limits must equal Personal Liability and Medical Payments Limits. Must provide location of additional residences. Not available for the Seasonal Program.						
	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>	<u>\$500,000</u>
\$500	\$8.00	\$9.00	\$10.00	\$12.00	\$14.00	\$16.00
\$1,000	\$9.00	\$10.00	\$11.00	\$12.00	\$14.00	\$16.00
\$2,000	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00
Animal Liability Exclusion (32) Premium Credit: \$3.00 Removes coverage for BI or PD caused by any animal owned or in the care or custody of an insured. Policy must include Personal Liability Coverage.						

RENTAL/COMMERCIAL PROGRAMS

COVERAGE	OPTIONAL LIMITS					
Premises Liability (12) <u>\$25,000</u> <u>\$50,000</u> <u>\$100,000</u> <u>\$200,000</u> <u>\$300,000</u> <u>\$500,000</u> \$30.00 \$35.00 \$45.00 \$60.00 \$70.00 \$85.00	Includes Medical Payments of \$500 each person, \$10,000 each occurrence.					

OPTIONAL COVERAGES

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)																																							
Additional Living Expense	25	Removes \$30.00 per day limit and increases to 20% of Dwelling Limit. Rate: \$15.00 per home. Not available on the Seasonal or Rental/Commercial programs.																																							
Antenna Coverage	78	Mobile Homeowner Package, Mobile Home, Seasonal and Rental/Commercial programs – Policy includes \$100 of coverage. To increase, add \$5.00 per each additional \$100 of coverage.																																							
Breakdown Coverage	M0 MR	Provides equipment breakdown protection for systems and appliances in the home. <table style="width: 100%; border: none;"> <tr> <td style="text-align: left;"><u>Deductible</u></td> <td style="text-align: left;"><u>Rate</u></td> </tr> <tr> <td>\$250 (M0)</td> <td>\$30.00</td> </tr> <tr> <td>\$500 (MR)</td> <td>\$15.00</td> </tr> </table>	<u>Deductible</u>	<u>Rate</u>	\$250 (M0)	\$30.00	\$500 (MR)	\$15.00																																	
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Builders Risk Coverage	DY	Available on New Homes (under construction) and New Business only. Non-Premium Bearing. Not available on the Rental/Commercial program.																																							
Deductible Options	24	To decrease the \$500 deductible to \$250, add \$25.00 per home. To increase the \$500 deductible to \$750, deduct \$30.00 per home. To increase the \$500 deductible to \$1,000, deduct \$40.00 per home. Does not apply to the earthquake deductible if purchased. Not available on the Rental/Commercial program.																																							
Earthquake Coverage	86	10% deductible per coverage, \$1,000 minimum. Rate: \$0.65 per \$1,000. Minimum premium of \$15.00 applies. Premium is fully earned.																																							
Enhanced Coverage	4M	Increases supplemental coverage limits from standard policy limits. Rate: \$20.00 per home. Not available on Mobile Home, Seasonal or Rental/Commercial programs.																																							
Fire Department Service Charge	53	Mobile Homeowner Package, Mobile Home, Seasonal and Rental/Commercial programs – Policy includes \$250 of coverage. To increase, add \$5.00 per each additional \$250 of coverage.																																							
Golf Cart Physical Damage and Liability Extension	T1	Not available on policies without Personal Liability Coverage. Rate: \$35.00 per cart. Not available on the Rental/Commercial program.																																							
Hobby Farming Coverage	50	This coverage extends Other Structures, Personal Property, and Liability Coverage to private, not-for-profit farming operations conducted on the residence premises by the insured. Rate: \$40.00. Not available on the Seasonal or Rental/Commercial programs.																																							
Identity Fraud Expense Coverage	6P	<table style="width: 100%; border: none;"> <tr> <td style="text-align: left;"><u>Expense Limit</u></td> <td style="text-align: left;"><u>Annual Premium</u></td> </tr> <tr> <td>\$5,000</td> <td>\$25.00</td> </tr> <tr> <td>\$10,000</td> <td>\$40.00</td> </tr> </table> Not available on the Seasonal or Rental/Commercial programs.	<u>Expense Limit</u>	<u>Annual Premium</u>	\$5,000	\$25.00	\$10,000	\$40.00																																	
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Occasional Rental	75	The policy may be endorsed to give permission to rent the mobile home for residential purposes. Rate: \$15.00 per home. Available only on Seasonal program.																																							
Personal Property Replacement Cost	20	Limit of Liability must equal Personal Property Limit. Rate: \$0.20 per \$100 of coverage. Not available on the Rental/Commercial programs.																																							
Replacement Cost for Partial Losses	54	The home must be insured to 100% of the home's replacement value. Available for homes new to 15 years old. Rate: \$15.00.																																							
Scheduled Personal Property		<p>Coverage not provided for professional or business use. Not available on the Seasonal or Rental/Commercial programs. Do Not Bind limits in excess of \$20,000 in the aggregate, or \$2,500 for any single item. A suitable explanation is required for total limits in excess of \$20,000. An appraisal, no older than 3 years, must be submitted for each item, set, or collection valued over \$2,500.</p> <table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: left;"></th> <th style="text-align: left;"></th> <th style="text-align: right;">Rate per \$100</th> </tr> </thead> <tbody> <tr> <td style="text-align: right;">43</td> <td>➤ Arts, ceramics, china, antiques and heirlooms</td> <td style="text-align: right;">\$.70</td> </tr> <tr> <td style="text-align: right;">13</td> <td>➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories</td> <td style="text-align: right;">\$1.80</td> </tr> <tr> <td style="text-align: right;">22</td> <td>➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections</td> <td style="text-align: right;">\$1.00</td> </tr> <tr> <td style="text-align: right;">27</td> <td>➤ Coin collections</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: right;">AP</td> <td>➤ Computers, computer software, discs, equipment and accessories</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: right;">05</td> <td>➤ Furs</td> <td style="text-align: right;">\$.44</td> </tr> <tr> <td style="text-align: right;">14</td> <td>➤ Golfing Equipment meaning golf clubs, shoes and bags</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: right;">28</td> <td>➤ Guns, ammunition, equipment and its accessories</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: right;">04</td> <td>➤ Jewelry, watches, precious and semi-precious stones</td> <td style="text-align: right;">\$1.10</td> </tr> <tr> <td style="text-align: right;">44</td> <td>➤ Musical Instruments, their equipment and accessories</td> <td style="text-align: right;">\$.70</td> </tr> <tr> <td style="text-align: right;">AL</td> <td>➤ Silverware, goldware, pewter and precious metals</td> <td style="text-align: right;">\$.70</td> </tr> <tr> <td style="text-align: right;">AN</td> <td>➤ Tools, building materials and supplies</td> <td style="text-align: right;">\$2.00</td> </tr> </tbody> </table>			Rate per \$100	43	➤ Arts, ceramics, china, antiques and heirlooms	\$.70	13	➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories	\$1.80	22	➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections	\$1.00	27	➤ Coin collections	\$2.00	AP	➤ Computers, computer software, discs, equipment and accessories	\$2.00	05	➤ Furs	\$.44	14	➤ Golfing Equipment meaning golf clubs, shoes and bags	\$2.00	28	➤ Guns, ammunition, equipment and its accessories	\$2.00	04	➤ Jewelry, watches, precious and semi-precious stones	\$1.10	44	➤ Musical Instruments, their equipment and accessories	\$.70	AL	➤ Silverware, goldware, pewter and precious metals	\$.70	AN	➤ Tools, building materials and supplies	\$2.00
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Supplemental Heating Device Surcharge	89	For homes equipped with a supplemental heating device. Rate: \$50.00 per home.																																							

OPTIONAL COVERAGES (continued)

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)
Trip Collision Coverage	71	Limited to 30 days, \$100 deductible. Each section of a Multi-Sectional is considered a unit. Rate: \$25.00 per unit, per trip. Premium is fully earned.
Vacancy Permission	59	Rate: \$30.00 for the remainder of the policy year. Premium is fully earned. Not available on the Seasonal or Rental/Commercial programs. Not available on New Business.
Water Back Up of Sewers or Drains	74	Provides coverage caused by water which backs up through sewers, drains, or from below the surface of the ground. Rate: \$20.00 per home. Not available on the Tenant program.

PREMIUM RATES FOR INCREASED OR OPTIONAL LIMITS OF OTHER STRUCTURES AND PERSONAL PROPERTY

	Product Codes	Rate per \$100							
		Territory:	50	51	52	53	54	55	56
Mobile Homeowner Package Program For each additional \$100 Other Structures	612		\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
	512		\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75
Mobile Home & Seasonal Programs For each \$100 Other Structures	612/642		\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
	512/522		\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75	\$0.75

UNDERWRITING GUIDELINES

GENERAL RULES AND RATING INFORMATION

1. Application MHO-MLD 47 (09/12) The agent's and applicant's signatures are required.
2. Binding **Bound** applications that do not meet our underwriting criteria for eligibility will be processed and a direct notice of cancellation will be issued to terminate coverage. **Unbound** applications that do not meet our underwriting criteria for eligibility will be returned to the agent with a letter of explanation.
3. Whole Dollar Premium The premium shall be rounded separately for each coverage to the nearest whole dollar.
4. Minimum Written & Earned Premium The minimum **written** and **earned** premium is **\$50** for all programs.
5. Dwelling Limit/Insurance to Value **Homes 15 years old or newer may be insured to actual cash value, market value or replacement cost value.**
Homes 16 years and older may be insured to either actual cash value or market value.
The dwelling limit is determined by adding the home's **value** (either the actual cash value, market value, or replacement cost value) plus the respective value of the attached structures, if any, **excluding** the value of the **land**.
When the home is insured for replacement value, Replacement Cost for Partial Losses, endorsement 73386 (01/04), must be attached to the policy for an additional premium. For assistance in determining the value of the home, modernLINK® will evaluate the dwelling limit selected. You may also use the M&S/B Mobile-Manufactured Housing Cost Guide.
6. Age of Home Determination Determine the age of the home as follows:
(effective year of the policy minus (-) model year of the home)
7. Multiple Year Policies The term shall not exceed seven (7) years.

DEFINITIONS

1. Primary/Owner Occupied Mobile Home Manufactured homes and stationary travel trailers owned by the insured that are occupied on a **full-time** basis as the insured's primary residence for **at least five (5)** consecutive months. (Homes may not be rented to others for any length of time.)
2. Secondary/Seasonal Mobile Home Manufactured homes and stationary travel trailers owned by the insured that are occupied on an intermittent or **non-continuous** basis as the insured's secondary or seasonal residence for **less than five (5)** consecutive months. (Homes may not be rented to others for any length of time.)
3. Rental/Commercial Mobile Home Manufactured homes owned by the insured that are rented to others, or homes used for light office, professional or institutional purposes. (Examples of light office usage are businesses with very light or no customer traffic.)
4. Doublewide/Multi-Sectional Home Multiple sections joined together to form one unit, as intended by the manufacturer.
5. Vacant Home Homes that are unoccupied whether or not the contents have been removed.
6. Other Structures Structures on the dwelling premises which are not attached to the home. (Including septic tanks.)
7. Protected Home is located within five (5) road miles from a responding fire department.
8. Unprotected Home is located more than five (5) road miles away from a responding fire department.
9. Supplemental Heating Device Includes wood, coal, or pellet burning stoves, space heaters, kerosene heaters, and/or any other heating device that is not centralized.

TEMPORARY SUSPENSION OF WRITINGS

IMPENDING SEVERE WEATHER - BINDING RESTRICTIONS AND PROCEDURES:

FOR UPDATES, CALL (888) 593-3032 OR VISIT OUR WEBSITE AT WWW.AMIG.COM. CHOOSE "AGENT AREA", SELECT "BINDING RESTRICTIONS".

During periods of severe weather, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Impending severe weather includes, but is not limited to, tornado, flood, hurricane or tropical storm warnings and/or watches. Renewal policies may be written, provided there is no increase in coverage or lapse between policies.

EARTHQUAKE - BINDING RESTRICTIONS AND PROCEDURES:

Restrictions begin with the occurrence of an earthquake, or aftershock, of 5.0 Richter (or greater), and continues for a period of 72 hours for homes located in counties (in their entireties) within 100 miles of the epicenter. Do not accept any applications for new coverage, endorsements to existing policies, or increased coverage limits. Renewal policies may be written, provided there is no increase in coverage or lapse between policies.

BRUSHFIRE - BINDING RESTRICTIONS AND PROCEDURES:

No risk may be bound within a 25 mile radius of an existing brushfire. Renewal policies may be written, provided there is no increase in coverage or lapse between policies.

DO NOT BIND

Unacceptable

1. Applicant has had ANY Fire, Theft, Liability, Water and/or Flood loss in the last five (5) years.
2. Homes with a **swimming pool**.
3. Applications and requests for **unscheduled personal property** limits in excess of **\$20,000 or 100%** of the home limit, whichever is **GREATER**.
4. Homes with **built-on additions** (attached structures) exceeding the size of the original mobile home.
5. Homes equipped with a **supplemental** heating device that was **not** installed by the home's manufacturer or by a licensed contractor.
6. Premises where large, unusual, exotic, vicious or potentially vicious **animals** exist.
7. Home has an individual as lienholder.

But will be evaluated for acceptability by the Company if:

- A suitable explanation is submitted with the application stating what steps have been taken to minimize and/or prevent future losses.
- A fence, at least 4 feet high with locking gate, surrounds the pool, **OR...** the application is submitted **without liability** coverage.
- A suitable explanation is submitted substantiating the requested limits.
- Photos are submitted with the application showing the additions are of quality construction and are properly maintained. **Homemade** multi-sectional homes (2 single-wide units connected to form a multi-sectional) are **unacceptable**.
- The **Heating Source Questionnaire** U0884 (11/92) and **2 photos** of the heating device clearly indicate proper maintenance and installation are to be submitted with the application. Supplemental heating devices include wood, coal, or pellet burning stoves, space heaters, kerosene heaters, and/or any heating device that is not centralized.
- Animal Liability Exclusion endorsement #73096 (01/04)** for Owner and Seasonal and **#73190 (01/04)** for Tenant is attached to the policy; **OR....** application is submitted **without liability** coverage. Animals in this category include, but are not limited to, dogs with a previous **bite history** or vicious propensities, Dobermans, Chows, Rottweilers, Akitas, American Staffordshire Terriers (Pit Bulls), attack dogs and Wolf Hybrids (or any mix thereof), Ostriches, Emus, Horses, Farm or Ranch Animals, or any type of wild or exotic animal or pets.
- A suitable explanation is submitted with the application.

INELIGIBLE RISKS IN ALL CASES DO NOT SUBMIT!

1. Applicants where income is derived from a commercial, farming or business operation (including day care operations) on the premises.
2. Homes that are in foreclosure.
3. Homes located on an island, or within 1000 feet of a seacoast or river.
4. Homes supported on poles or pilings (elevated).
5. Homes under construction or homes undergoing any renovations that require the home to be vacated, or not connected to utility services.
6. Homes where any supplemental heating devices are used as the primary source of heat.
7. Sites with prior occurrence of brushfires, floods, or landslides.
8. Vacant Mobile Homes.
9. Applicant is unemployed, other than retired or disabled.
10. Home has more than two lienholder/mortgagors.
11. Applicant has had three (3) or more property losses in the last five (5) years.
12. Applicant has had two (2) or more Fire, Theft, Liability, Water and/or Flood losses, in any combination in the last five (5) years.
13. Homes with any unrepaired damage or boarded-up windows.
14. Home with any unrepaired water damage or any water leaks.
15. Homes that have been uninsured for any length of time prior to the requested effective date, unless new purchase.

BANKRUPTCY

If the applicant answers YES to having a bankruptcy in the past 5 years, an Insurance Credit Score may be pulled at the discretion of the Company, but only in states allowing the use of credit information as part of the underwriting evaluation; otherwise, the risk is unacceptable. "Do Not Bind / Do Not Submit".

FORMS LIST

FOR REFERENCE ONLY - Policy Forms, Endorsements and Important Notices will vary by Program, coverages selected and whether the policy is new business or a renewal policy.

POLICIES AND DECLARATION PAGE

<u>Form Number</u>	<u>Title</u>
M7000 (02/05)	Homeowners Policy for Manufactured Homes
0110-4269 (05/92)	Free Form Declarations Page

MANDATORY ENDORSEMENTS

M7600 (01/04)	Limited Mold Coverage - Property
73137 (01/04)	Rental/Commercial Occupancy
71986 (01/04)	Seasonal Home
M7A47 (06/07)	Amendatory Endorsement – West Virginia
M8N01 (04/05)	Flood Notification Endorsement – West Virginia

OPTIONAL ENDORSEMENTS

M7I00 (01/04)	Additional Insured Person – Residence Premises
71920 (01/04)	Additional Party at Interest
73096 (01/04)	Animal Liability Exclusion
73111 (01/04)	Enhanced Coverage
M7Z00 (07/04)	Broad Form Perils
M7200 (01/04)	Builders Risk Coverage
71419 (01/04)	Building Exclusion (Risk Code-P5)
71975 (01/04)	Earthquake Coverage
72942 (08/07)	Golf Cart Physical Damage and Liability Extension
M7F00 (01/04)	Hobby Farming Coverage
M7K00 (01/04)	Identity Fraud Expense Coverage
70399 (03/85)	Notice of Cancellation or Nonrenewal
M8400 (07/04)	Personal Property Broad Form Perils
71967 (01/04)	Personal Property Replacement Cost
73386 (01/04)	Replacement Cost for Partial Losses
M7S00 (01/04)	Secondary Residence
73255 (01/04)	Scheduled Personal Property
71965 (01/04)	Trip Collision Coverage
71966 (01/04)	Vacancy Permission
73295 (07/98)	Valuable Personal Property List
71974 (01/04)	Additional Living Expense
M8O00 (02/05)	Occasional Rental
M7W00 (05/07)	Water Back Up of Sewers or Drains
7MB00 (01/09)	Equipment Breakdown Enhancement - \$500
7M250 (01/09)	Equipment Breakdown Enhancement - \$250

PERSONAL LIABILITY ENDORSEMENTS

M7300 (01/04)	Home Day Care Exclusion
M7500 (01/04)	Mold Exclusion – Liability

PREMISES LIABILITY ENDORSEMENTS

71976 (08/06)	Premises Liability
PLM00 (01/04)	Premises Liability Mold Exclusion

APPLICATION AND IMPORTANT NOTICES

IN615 (09/06)	Important Notice – Flood and Earthquake Exclusion
UO884 (11/92)	Heating Source Questionnaire
MHO-MLD 47 (09/12)	Manufactured Homeowners Insurance Application

HOW TO REACH US WHEN YOU NEED US

REPORT A CLAIM:

- Online:** In modernLINK®, under the Quotes and Policies tab click the Claims link.
- Phone:** 1-800-375-2075
- Fax:** Varies by state. Check the list on modernLINK.
- Mail:** American Modern Insurance Group, Inc.
Attn: Claims Processing
PO Box 5323
Cincinnati, OH 45201-5323

BILLING OR POLICY QUESTION:

- Phone:** 1-800-543-2644
Monday to Friday, 8 a.m. to 7 p.m. Eastern

modernLINK SUPPORT:

- Hours:** Monday to Friday, 7 a.m. to midnight Eastern
Saturday and Sunday, 8 a.m. to 9 p.m.
- 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 systemsupport@amig.com
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INSURANCE COMPANY**

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