



**AMERICAN MODERN SELECT
INSURANCE COMPANY**

(085)

New Business 05-12-13

Renewal Business 06-01-13

Specialty Homeowners (HO-10)

A Specialty Homeowners Program Manual

PROGRAM COVERAGES & FEATURES

TARGET MARKET

The **Specialty Homeowners Program** is designed for the owner occupied or seasonal home that is not eligible for coverage in the Standard Market due to age, claims, value or size of dwelling.

- All submittals must be OWNER-occupied or SEASONAL and in **average or better condition**.
- **“Average or better condition”** means the home and other structures are structurally sound with no sagging or rotting porches or rooflines. Heating, wiring and plumbing systems are to be in good working order and the roof will be in good condition. The home must reflect pride of ownership in the maintenance and upkeep of the dwelling, other structures, and premises, including the yard, trees and shrubs.
- **“Unacceptable condition”** includes, **but is not limited to**, roof with obvious wear or missing shingles, broken or boarded up windows, excessive debris, non-functioning appliances outside of the home, abandoned junk cars, unrepaired vandalism or damage, excessive paint peeling, missing/damaged siding, rotting fascia/soffit/roofline, or sagging porches and roofs.
- **“Excessive Debris”** means debris scattered on or around the premises showing neglect over a period of time, including garbage, discarded appliances, tires, discarded autos, blocks, bricks, and excessive personal belongings. A small debris pile that is created from the maintenance of the home is acceptable as long as the pile appears to have been recently created and is intended to be removed shortly.

PACKAGE LIMITS AND COVERAGES

Other Structures (increased limits available)	10% of the Coverage A (Dwelling) Limit of Liability
Personal Property (increased limits available)	40% of the Coverage A (Dwelling) Limit of Liability
Loss of Use (increased limits available)	10% of the Coverage A (Dwelling) Limit of Liability
Personal Liability (increased limits available)	\$25,000
Medical Payments (increased limits available)	\$500 per person (\$10,000 per accident)

BASIC ELIGIBILITY & POLICY FORM

Policy Form	S3001 (01/85) Homeowners 10 Policy
Insurance to Value	100% Market Value, excluding Value of Land
Loss Settlement	ACV on the Dwelling and Personal Property
Home Values	\$75,000 - \$500,000 If the Replacement Cost option is chosen, the minimum value is \$100,000
Deductible	\$500 All Other Peril Base Deductible
Age	Basic Program - roof must be 20 years of age or less Optional Replacement Cost Coverage: <ul style="list-style-type: none"> • Dwelling must be 60 years of age or less • Roof must be 10 years of age or less

PERILS INSURED AGAINST

Dwelling & Other Structures	Named Peril
Personal Property	Named Peril including Burglary

ADDITIONAL COVERAGE OPTIONS

Additional Residence Rented to Others	Available
Enhanced Coverage Endorsement	Additional Perils included in this endorsement are: Collapse, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge or Overflow of Water or Steam, Sudden and Accidental Tearing Apart, Cracking Burning or Bulging, Sudden and Accidental Damage from Artificially Generated Electrical Current and Freezing of Plumbing, Heating, Air Conditioning or Automatic Fire Protective Sprinkler system or a Household Appliance. Water/Mold Limit Endorsement ST310 (08/05) – 10% of Coverage A with \$10,000 annual aggregate
Full Repair Cost Settlement Option - Cov A	Partial Losses on Coverage A are settled without depreciation up to the Coverage A limit. See endorsement 72670 (07/08) for details.
Personal Property Replacement Cost Cov.	Available
Limited Theft Coverage	Available
Hobby Farming	Available
Identity Recovery	Available
Equipment Breakdown	Available

POLICY FORM COMPARISON

Policy Form	SPECIALTY HOMEOWNERS	SPECIALTY HOMEOWNERS *ENHANCED/FULL REPAIR	HO-3	HO-8
A. DWELLING COVERAGE	Named Peril Coverage	Named Peril Coverage	All Risk Coverage	Named Peril Coverage
Fire, Lightning and Internal Explosion	Yes	Yes	Yes	Yes
Smoke	Yes, but not by fireplaces or agricultural smudging.	Yes, but not by fireplaces or agricultural smudging.	Yes	Yes
Explosion	Yes	Yes	Yes	Yes
Windstorm/Hail	Yes	Yes	Yes	Yes
Riot/Civil Commotion	Yes	Yes	Yes	Yes
Aircraft	Yes	Yes	Yes	Yes
Vehicles	Yes, but not by vehicles owned by insured	Yes, but not by vehicles owned by insured	Yes	Yes
Volcanic Eruption	Yes	Yes	Yes	Yes
V&MM	Yes	Yes	Yes	Yes
Burglary (Theft optional)	Yes See PP Limits below.	Yes See PP Limits below.	Theft	Theft
Collapse	No	Yes	Yes	No
Freezing	No	Yes	Yes	No
Water from plumbing, heating, or A/C system.	No	Yes	Yes, but not gradual seepage.	No
Power Interruption	*No, but <i>ensuing loss</i> covered if cause of interruption occurred on premises.	Yes, power surge	No, unless cause of interruption occurred on premises.	No, unless cause of interruption occurred on premises.
Ordinance or Law, Earth Movement, Flood, Neglect, War, Nuclear Hazard, and Intentional Loss	No	No	No	No
B. OTHER STRUCTURES	Named Peril Coverage	Named Peril Coverage	All Risk Coverage	Named Peril Coverage
	10% of Coverage A; Coverage A is NOT reduced by amount of loss payment.	10% of Coverage A; Coverage A is NOT reduced by amount of loss payment.	10% of Coverage A	10% of Coverage A
C. PERSONAL PROPERTY	Named Peril including burglary Theft optional	Named Peril including burglary Theft optional	Named Peril including theft	Named Peril including theft
	40% of Coverage A	40% of Coverage A		
1. On Premises	100% of Coverage C	100% of Coverage C	100% of Coverage C	100% of Coverage C
2. Off Premises	10% of Coverage C	10% of Coverage C	100% of Coverage C unless in other Residence Premises.	10% of Coverage C (\$1,000 max.)
D. ADD'L LIVING EXPENSE & FAIR RENTAL VALUE	Covers increase in living expenses, 10% of Cov. A	Covers increase in living expenses, 10% of Cov. A	20% of Coverage A	Shortest time to repair or replace damage or shortest time to relocate.
LOSS SETTLEMENT				
A. Dwelling	ACV	Full Repair/Replacement	Replacement Cost (80/20 Coinsurance Clause)	Functional Replacement Cost (80/20 Coinsurance Clause)
B. Other Structures	ACV	Full Repair/Replacement	Replacement Cost	Functional Replacement Cost
C. Personal Property	ACV	ACV/Replacement	ACV	ACV
INSURANCE VALUE				
	100% market value	100% market value	100% replacement	100% replacement

ACV(Actual Cash Value)

***ENHANCED COVERAGE** can be endorsed onto the policy, which will add the additional perils: Water, Falling Objects, Collapse, Power Surge, Breakage of Glass, Weight of Ice and Snow, Accidental Tearing Apart, Cracking, Burning or Bulging, Accidental Discharge, Release or Overflow of Water or Steam, Freezing

****FULL REPAIR** can be endorsed onto the policy. We will pay the full cost or repair or replacement of your building structure without deduction for depreciation. See Endorsement #72670 for details

QUOTING PROCEDURE

Rate pages are not available for this program.

Quoting and issuance of policies will only be available through **modernLINK®**. If you do not have access to our Award Winning website, you may call Customer Care or your General Agent, whichever applies.

In **modernLINK**, an accurate quote will be ensured by entering all of the requested information. After the **ELIGIBLE PROGRAMS** page, you will be asked to verify some information about the applicant before the Insurance Score is ordered. On this page is our disclosure to the insured that credit history as well as other third party reports may be ordered. **You must read this statement to the insured before proceeding.** Below is the text you will see:

In connection with this application for insurance, we may review your credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of your insurance score. We may also obtain loss history and other consumer reports using a third party. The above information may be used to develop your premium or to determine your eligibility for insurance.

Based on Insurance Score, if the quoted customer is not receiving the best rate, they must receive a Fair Credit Reporting Act notice. This is true even if they do not wish to proceed with the quote. **modernLINK** will print this notice when a quote or application is printed, or can be printed alone. If you are receiving a quote by phone, this notice will be faxed to you to give to the customer. If the customer is not in your office, you will need to mail the notice to that customer. This procedure satisfies the requirements of the Fair Credit Reporting Act.

TERRITORY ALIGNMENT

Territory 70

Remainder of State

Territory 71

Catoosa, Chattooga, Dade, DeKalb, Fulton, Walker, Whitfield counties

Territory 72

Brantley, Charlton, Long and Wayne counties; Bryan county, excluding zip code 31324 and Liberty county, excluding zip codes 31320 and 31323

Territory 73 – NO BUSINESS ACCEPTED IN TERRITORY 73

Camden, Chatham, Glynn and McIntosh counties; Bryan county zip code 31324, Liberty county zip codes 31320 and 31323; The following Islands, waterfront areas, and similar localities not specifically named therein:

Butler's Island	Cabbage Island	Champney Island	Warsaw Island
Cockspur Island	Colonel's Island	Cumberland Island	Green Island
Isle of Wight	Jekyll Island	Little St. Simon's Island	Little Sapelo Island
Little Tybee Island	Little Warsaw Island	Ossabaw Island	Raccoon Key
Sapelo Island	Sea Island	St. Simon's Island	Tybee Island

Territory 74

City of Macon

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.

We now accept Credit Cards and one-time EFT as a method of payment.

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 65, day 155, & day 245.
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, & day 280.
4. EZPay - 2 months downpayment required with 10 additional installments automatically deducted from a savings/checking account. Collect the downpayment and submit signed application form 00220-11-G with application and a voided check or deposit slip. The customer may choose date of automatic withdrawal.

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

TARGET MARKET, RULES AND DEFINITIONS

GENERAL RULES AND RATING INFORMATION

- | | |
|---------------------------------------|---|
| 1. Application(s) | The agent's and applicant's signatures are required . |
| 2. Insurance to Value | Dwelling must be insured to 100% of dwelling market value , excluding the land value. If the Replacement Cost Settlement Option is chosen the dwelling must be insured to 100% of its' replacement cost value. |
| 3. Occupancy and Risk Parameters | One and two family, up to three stories, owner occupied and seasonal dwellings are eligible. |
| 4. Policy Term | All policies are written for a term of one year . Effective time - 12:01 A.M. Standard Time. |
| 5. Whole Dollar Rule | The premium shall be rounded separately for each coverage to the nearest whole dollar . |
| 6. Cancellation Rule | No flat cancellation is allowed if coverage has been provided under our policy. |
| 7. Transfer or Assignment | Policies may not be transferred or assigned. |
| 8. Minimum Written and Earned Premium | There is a \$100 minimum written and earned premium . |
| 9. Supplemental Heating Device | A \$40.00 surcharge applies to all dwellings equipped with a Supplemental Heating Device. |
| 10. Claims Verification | A Clue report showing past claims activity will be ordered to verify claims. |
| 11. Inspections | An inspection report may be reviewed as part of the underwriting evaluation for any applicant. A \$35 Inspection Fee will be charged when ordered. |

DEFINITIONS

- | | |
|---------------------------------|--|
| 1. Owner Occupied Dwelling | Dwellings 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. (Dwellings may not be rented to others for any length of time.) |
| 2. Seasonal/Secondary Dwellings | Dwellings 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. (Dwellings may not be rented to others for any length of time.) |
| 3. Other Structures | Structures on the dwelling premises which are not attached to the dwelling (including septic tanks). |
| 4. Supplemental Heating Device | Wood, coal or pellet burning stoves, space heaters, fireplace inserts or any other solid fuel burning device that is not centralized. |

TEMPORARY SUSPENSION OF WRITINGS

During Temporary Suspensions of Writing, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Existing policies will renew during this time, provided there is no increase in coverage or lapse between policies.

Impending Severe Weather

Impending severe weather includes, but is not limited to:

- ◆ Tornado watches and/or warnings ◆ Flood watches and/or warnings ◆ Tropical storm or Hurricane watches and/or warnings

Earthquake (This only applies when Earthquake Coverage is provided.)

- ◆ Restrictions begin with the occurrence of an earthquake or aftershock, of 5.0 Richter (or greater), and continue for a period of 72 hours for dwellings located in counties (in their entireties) within 100 miles of the epicenter.

Wildfire

- ◆ No risks may be bound within a 25 mile radius of any existing wildfire.

For Updates Call (888) 593-3032, or LOG ON to our website: www.amig.com/agents/bindres.html

UNDERWRITING GUIDELINES

PRIOR LOSS HISTORY

		SPECIALTY HOMEOWNER
LOSSES IN THE PAST 3 YEARS		Maximum 3 losses. No more than 1 fire or liability loss. No fire loss of \$10,000 or more. No more than 2 of any other single cause of loss excluding weather.
		If the applicant has more than 5 rental properties and incurred losses exceed these guidelines then, Submit, Do Not Bind.
SUBMIT, DO NOT BIND	ALL LIABILITY LOSSES	Maximum Coverage Available: \$100,000 Liability and \$1,000 Med Pay
	THEFT LOSSES > \$5,000	Provide preventative measures taken.
	WATER LOSSES > \$5,000	Mold inspection from applicant may be required
GENERAL GUIDELINES		Prior losses include any loss incurred on any property and/or structure owned, rented, or leased by the applicant. Complete details regarding the loss such as cause, location, date, and the amount paid for the loss are required. All repairs from prior losses must be complete.

RISK CHARACTERISTICS

Animals	<ul style="list-style-type: none"> ◆ Applicants with large, unusual, exotic, vicious, or potentially vicious animals are not acceptable. Animals in this category include, but are not limited to: Animals 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 exotic animals or pets
Swimming Pools	<ul style="list-style-type: none"> ◆ In-ground pools must have a fence, at least four feet high with a locking gate that encloses the pool. ◆ Above-ground pools must have either a fence, at least four feet high with a locking gate that encloses the pool or steps and ladders that can be secured, locked, or removed when the pool is not in use. ◆ Risks not meeting this criteria are not acceptable.
Business on Premises	<ul style="list-style-type: none"> ◆ Applicants with any type of business conducted on premises are not acceptable.
Roof	<ul style="list-style-type: none"> ◆ Must be 10 years of age or newer if the Replacement Cost Settlement is chosen. ◆ Must be 20 years of age or newer.
Wiring	<ul style="list-style-type: none"> ◆ Knob & tube wiring is NOT acceptable.
Heating	<ul style="list-style-type: none"> ◆ Primary heat source must be thermostatically controlled and can NOT be a supplemental heating device.
Supplemental Heating	<ul style="list-style-type: none"> ◆ Supplemental heating devices include wood/coal/pellet or any other solid fuel burning device. <ul style="list-style-type: none"> ○ Kerosene and other portable space heaters are NOT acceptable. Note: Fireplaces are NOT considered supplemental heating devices unless equipped with a fireplace insert.
Steps, Porches and Decks	<ul style="list-style-type: none"> ◆ Must have secured handrails if 3 feet or more above the ground. ◆ Risks not meeting this criteria are not acceptable.
Uninsured Properties	<ul style="list-style-type: none"> ◆ If the risk has been uninsured for 31-90 days DO NOT BIND/SUBMIT with explanation. ◆ If the risk has been uninsured for more than 90 days then DO NOT BIND/DO NOT SUBMIT. Special exceptions may be made for extenuating circumstances. Please contact your underwriter for consideration with full details.

RISK CHARACTERISTICS (continued)

- Hobby Farming on Premises**
- ◆ Applicant with employees are not acceptable
 - ◆ Applicants with more than three (3) large animals (cows, horses, mules, etc.) must be submitted unbound noting the type of animals
 - ◆ Applicants with eleven (11) or more large farm animals are not acceptable.
 - ◆ Applicant must have Hobby Farm, gross receipts under \$5,000. Not full time occupation.

RISKS THAT ARE NOT ACCEPTABLE ● DO NOT BIND ● DO NOT SUBMIT

- Applicants**
- With these characteristics:*
- ◆ Currently unemployed, other than retired or disabled
 - ◆ Four or more losses of any kind in the last three years (*For additional guidelines see "Prior Loss History"*)
 - ◆ With a fire loss of \$10,000 or more in the last three years
 - ◆ Past conviction for arson, fraud, or other insurance-related offenses
 - ◆ Mortgage payments 60 days or more past due or currently in foreclosure
 - ◆ More than two lienholders and/or mortgagees
-

- Dwellings**
- With these characteristics:*
- ◆ Dwellings in poor physical condition and not properly maintained
 - ◆ Attached to, occupied as, or converted from a commercial risk
 - ◆ Condemned, vacant, unoccupied or rented.
 - ◆ Under construction, or undergoing major renovations (*Minor renovations are acceptable and include painting, roof repairs, carpeting, and plastering*)
 - ◆ Unrepaired or existing damage
 - ◆ Hand-hewn log homes, earth homes, dome homes, open pier homes, row homes, town homes, stilt homes, or condominiums
 - ◆ Manufactured homes, modified manufactured homes, or trailers (*Refer to AMIG's Manufactured Home Program*)
 - ◆ Non-conventional construction or design (*Shell homes, Do-It-Yourself construction, or homemade homes*)
 - ◆ Primary heat source that is **NOT** thermostatically controlled or is a supplemental heat source
 - ◆ Kerosene or portable space heaters
 - ◆ Underground fuel tank on premises
 - ◆ Without smoke detectors, unless dwelling is Seasonal
 - ◆ Dwellings with water leaks or plumbing in disrepair
 - ◆ Without utilities such as natural gas, electric, or water, unless dwelling is Seasonal
 - ◆ In the name of a corporation
 - ◆ Located on an island or within 1,000 feet of a seacoast, bay, or sound
 - ◆ With farming conducted on premises, if liability coverage is included on the policy - unless qualifies for Hobby Farming
 - ◆ In a landslide area
 - ◆ In an isolated area, not accessible by road, unless dwelling is Seasonal
 - ◆ In a forest fire, brush fire area or within 500 feet of brush
-

- Other Structures**
- With these characteristics:*
- ◆ In poor physical condition and not properly maintained, (unless Other Structures exclusion is attached)
 - ◆ Kerosene or portable space heaters
-

Circumstances reflecting an unusual exposure or increase in hazard not addressed above are unacceptable.

CANCELLATION PROCEDURES

American Modern Insurance Group, Inc. will accept a request to cancel a policy when we receive that request within 90 days of the requested cancellation date, and the request is accompanied by proper documentation. If the request is received more than 90 days after the requested cancellation date, the effective date of the cancellation will be the date the request was received at American Modern Insurance Group, Inc. unless:

- ◆ Insured no longer had a financial interest in the risk as of the requested cancellation date;
- ◆ The request to cancel is due to a total loss;
- ◆ Duplicate American Modern policy providing coverage for the same risk exists.

OPTIONAL COVERAGES

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
Personal Liability	Owner Seasonal	\$25,000 \$50,000 \$100,000 \$200,000 \$300,000 \$500,000	Included \$8.00 \$18.00 \$26.00 \$35.00 \$44.00	\$500 Medical Payments each person, \$10,000 each occurrence, \$500 Damage to Property of Others	Excludes bodily injury or damage to property of others caused by wild or exotic animals, non-domesticated animals, or animals with a history of biting.	L1
Increased Medical Payments - Personal Limability	Owner Seasonal	Minimum: \$1,000/\$10,000 Maximum: \$10,000/\$10,000	\$5.00 per \$1,000	\$500/\$10,000 of Coverage		1M
Liability for Additional Residences Rented to Others	Owner Seasonal	\$25,000 \$50,000 \$100,000 \$200,000 \$300,000 \$500,000	\$27.00 \$33.00 \$40.00 \$47.00 \$53.00 \$60.00	\$500 Medical Payments each person, \$10,000 each occurrence, \$500 Damage to Property of Others	Maximum additional residences: 2	M6
Personal Property	Owner Seasonal	Max: 100% of Coverage A	\$5.00 per \$1,000	40% of Coverage A		7A7
Personal Property Replacement Cost	Owner Seasonal		\$2.00 per \$1,000 of Personal Property Coverage			NV
Loss of Use	Owner	Max: 20% of Coverage A	\$6.00 per \$1,000	10% Included		HJ
Optional Deductibles	Owner Seasonal	<u>All Other Peril Options</u> \$1,000 \$2,500 \$5,000	-15% -20% -30%	\$500 All Peril		H9
Other Structures Coverage	Owner Seasonal	Max: 50% of Coverage A	\$5.00 per \$1,000	10% of Coverage A		BH
Enhanced Coverage Endorsement	Owner Seasonal		15% of Base Policy Premium	Adds Perils of: Falling Objects, Collapse, Power Surge, Breakage of Glass, Weight of Ice and Snow, Sudden and Accidental Tearing Apart, Freezing, Overflow of Water or Steam		HV
Mold and Remediation Limitation Buyback	Owner Seasonal	\$25,000	\$50.00	Form ST310 Limits to \$15,000	Only available if Enhanced Coverage Endorsement is attached	HZ
Satellite Antenna Coverage	Owner Seasonal		\$2.00 per \$100 of coverage			H7
Hobby Farming	Owner Seasonal		\$50.00		This endorsement is strictly for crop farming and animal grazing. It is NOT for exposures such as dog breeding, share cropping, community gardening, farm-land rental to others, slaughtering, rendering, bee keeping, tractor repair, or any other business exposure.	GK
Limited Theft	Owner Seasonal	\$1,000	\$10.00		\$5,000 Limit	HK
Water Backup and/or Overflow	Owner Seasonal	\$5,000	\$50.00	5,000 limit \$250 Deductible		WS
Identity Recovery	Owner Seasonal	\$15,000	\$20.00		Offers coverage for expenses incurred by an insured as a direct result of an identity theft discovered during the policy period.	RZ
Equipment Breakdown	Owner Seasonal	\$25,000	\$500 Ded. - \$25.00		Provides equipment breakdown protection for systems and appliances in the home.	E0

OPTIONAL EXCLUSIONS FOR RISK ACCEPTANCE

Coverage	Rates	Important Information	Codes
Other Structures Exclusion	-\$3.00	Exclusion removes coverage for All Other Structures	HS

CREDITS/SURCHARGES

Premium surcharges and/ or credits may apply for the following:	Important Information	Rates	Code
Masonry Construction		-20%	
Supplemental Heating Devices		+\$40.00	H3
Multi-Family - 2 Family		+20%	RC 28
Protective Device Credits	Maximum Credit 10%	<u>Central Station</u> Fire & Smoke -5% Burglar -5% <u>Local Smoke and/or Burglar</u> -2% <u>Dead Bolts, Smoke Alarm & Fire Extinguisher</u> -5%	RC 72 73 E6 D6
Age of Home Surcharge		<u>Age of Home</u> <u>Surcharge</u> 0-40 0% 41-60 +5% 61-80 +8% 81 + +8%	

SETTLEMENT OPTIONS

Options	Definitions	Rates	Codes
Actual Cash Value (ACV)	The cost to repair or replace property with new materials of like kind and quality, less allowance for physical deterioration and depreciation, including obsolescence. Home must be insured to 100% Market Value (excluding land).	Included	1
Replacement Cost	The full cost to repair or replace property, with no deduction for depreciation.	10% Surcharge to Coverage A	2
Full Repair Cost	Includes the full cost of repair without deduction for depreciation of the structure. Home must be insured to 100% Market Value.	6% Surcharge to Coverage A	5

FORMS LISTING (For Reference Only)

Form Number	Title
S3001 (01/85)	Homeowners 10-Special Homeowners Form
0110-4269 (05/92)	Declaration Page
HO10APP-GA (01/13)	Georgia Specialty Homeowner Application
<u>MANDATORY ENDORSEMENTS</u>	
STA10 (08/05)	Special Provisions - Georgia
71548 (01/06)	Satellite Dish Exclusion
73339 (07/02)	Condemnation Endorsement
71912 (09/96)	Amendatory Endorsement
HAL10 (09/12)	Animal Liability Exclusion
ST510 (07/03)	Mold Limitation - Georgia
STC00 (06/01)	Business, Commercial or Farming Enterprise Exclusion
STH00 (06/01)	Home Day Care Exclusion
STB00 (06/01)	Assault and Battery Exclusion
STS00 (08/06)	Swimming Pool Slide and Diving Board Exclusion
<u>OPTIONAL ENDORSEMENTS</u>	
71546 (01/06)	Satellite Antenna
71754 (06/92)	Premises Alarm or Fire Protection System
71908 (02/10)	Construction Cost Index Endorsement (applies when Replacement Cost Dwelling Loss Settlement chosen)
72670 (07/08)	Full Repair Cost
72935 (02/06)	Additional Residences Rented to Others
H1500 (03/09)	Equipment Breakdown Enhancement Endorsement
ST310 (08/05)	Enhanced Coverage Endorsement - Georgia
ST900 (06/05)	Other Structure Exclusion
ST700 (01/04)	Replacement Cost Coverage - Personal Property
STR00 (01/04)	Replacement Cost Coverage - Buildings
STY00 (06/06)	Hobby Farming Coverage
STW00 (04/09)	Water Back-Up and Sump Discharge or Overflow
STT00 (10/06)	Limited Theft Coverage
S3X00 (12/09)	Identity Recovery
<u>IMPORTANT NOTICES</u>	
IDR01 (09/10)	Important Notice Regarding Identity Recovery
IN141 (03/08)	Specialty Homeowners ACV Notice
IN142 (03/08)	Specialty Homeowners Full Repair Cost Notice
IN244 (02/13)	Important Notice - Changes to Liability Coverage
IN614 (09/06)	Important Notice Regarding Flood and Earthquake Coverage
V9295 (11/05)	Summary of Rights

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
Monday to Friday, 8 a.m. to 6 p.m. Eastern
After hours support handled by voicemail return call.

BINDING RESTRICTIONS:

Check modernLINK for current binding restrictions.

ORDER SALES MATERIALS:

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



**AMERICAN MODERN SELECT
INSURANCE COMPANY**

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

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