



AMERICAN MODERN HOME INSURANCE COMPANY

(077)

New & Renewal Business 07-01-12

Revised 01-13-13

Manufactured Homeowner Programs

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

TERRITORY DEFINITIONS

TERRITORY 50

Remainder of State

TERRITORY 51

Catoosa
Chattooga
Dade
Walker

TERRITORY 52

Bryan* Zip Codes 31321, 31324
Camden
Chatham
Glynn
Liberty* Zip Codes 31320, 31323
McIntosh

TERRITORY 53

Bryan* Zip Code 31308
Brantley
Charlton
Liberty* Zip Codes 31301, 31309, 31310,
31313, 31314, 31315, 31333
Long
Wayne

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 65, day 155, and day 245.
3. 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, EXCLUDING 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.

Tenant Program

- Designed to provide personal property coverage for individuals renting a manufactured home.
- Named Perils, including Burglary
- Minimum Limit of \$5,000 and maximum limit of \$25,000 is available

➤ **Named Perils Include:**

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Burglary
- Falling Objects
- Weight of Ice, Snow, or Sleet
- Accidental Discharge or Overflow of Water or Steam
- Freezing
- Sudden and Accidental Damage from Artificially Generated Electrical Current

POLICY AND COVERAGE HIGHLIGHTS

COVERAGES	MOBILE HOMEOWNER PACKAGE PROGRAM	MOBILE HOME PROGRAM	SEASONAL MOBILE HOME	RENTAL/ COMMERCIAL	TENANT PROGRAM
Comprehensive Dwelling Coverage	Included	Included	Included	Included	N/A
Comprehensive Other Structures	10% of Dwelling Limit	Optional	Optional	Optional	N/A
Personal Property	Comprehensive 40% of Dwelling Limit	Comprehensive Optional	Comprehensive Optional	Comprehensive Optional	Named Perils Included
Mold and Remediation Coverage Sub-Limit	Section I - \$5,000 Combined (5% if Section I exceeds \$100,000) Section II - \$50,000 Aggregate (Limit cannot be greater than Liability Limit)	Section I - \$5,000 Combined (5% if Section I exceeds \$100,000) If Section II purchased - \$50,000 Aggregate (Limit cannot be greater than Liability Limit)	Section I - \$5,000 Combined (5% if Section I exceeds \$100,000) If Section II purchased - \$50,000 Aggregate (Limit cannot be greater than Liability Limit)	Section I - \$5,000 Combined (5% if Section I exceeds \$100,000) If Section II purchased - \$50,000 Aggregate (Limit cannot be greater than Liability Limit)	If Section II purchased - \$50,000 Aggregate (Limit cannot be greater than Liability Limit)
Personal Liability	\$25,000	Optional	Optional	N/A	Optional
Medical Payments Damage to Property of Others	\$500/\$25,000 \$500 per occurrence	Optional	Optional	N/A	Optional
Premises Liability	N/A	N/A	N/A	Optional	N/A
Stated Value	Included	Included	Included	Included	N/A
Replacement Cost For Partial Losses	Optional	Optional	Optional	Optional	N/A
Personal Property Replacement Cost	Optional	Optional	Optional	N/A	Optional
Deductible	\$500 All Perils	\$500 All Perils	\$500 All Perils	Selected Options \$250, \$500, \$1,000 or \$2,500	\$250 All Other Perils \$500 Burglary
Earthquake Coverage	Included	Included	Included	Included	N/A
Flood Coverage	Included	Included	Included	Included	N/A
Breakdown Coverage	Optional	Optional	Optional	Optional	N/A
Occasional Rental	N/A	N/A	Optional	N/A	N/A
Identity Recovery	Optional	Optional	Optional	N/A	N/A

SUPPLEMENTARY COVERAGES

COVERAGES	MOBILE HOMEOWNER PACKAGE PROGRAM	MOBILE HOME PROGRAM	SEASONAL MOBILE HOME	RENTAL/ COMMERCIAL	TENANT PROGRAM
Add'l Living Expense/ Loss of Use	*20% of dwelling limit	10% of dwelling limit (\$30 per day, max.)	*N/A	*10% of dwelling limit (\$30 per day, max.)	20% Per. Prop. Limit (\$30 per day, max.)
Antenna/Satellite Dish	*\$500	\$100	\$100	\$100	\$100
Collapse	Included	Included	Included	Included	N/A
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	\$1,000	\$1,000	\$1,000	*N/A	\$1,000
Emergency Removal	*Reasonable Cost	\$750	\$750	\$750	Reasonable Cost
Fire Dept. Service Charge	*\$500	\$250	\$250	\$250	\$250
Fire Extinguisher Recharge	*\$250	N/A	N/A	N/A	N/A
Food Spoilage	*\$250	\$100	\$100	\$100	\$100
Loss Assessment	*\$1,000	N/A	N/A	N/A	N/A
Reasonable Repairs	Reasonable & Necessary	Reasonable & Necessary	Reasonable & Necessary	Reasonable & Necessary	N/A
Reward Coverage	*\$1,000	N/A	N/A	N/A	N/A
Trees, Shrubs, Plants & Lawns	*5% of dwelling limit (\$500 per item)	\$200 limit (\$100 per tree/lawn/plant/shrub)	\$200 limit (\$100 per tree/lawn/plant/shrub)	\$200 limit (\$100 per tree/lawn/plant/shrub)	N/A
Per Occurrence Ded.	N/A	N/A	N/A	Included	N/A
Total Loss Ded. Waiver	Included	Included	Included	Included	Included

*Supplemental Coverages are changed from the standard policy limits due to the Enhanced Coverage Endorsement #73111 (07/09), or 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 HOMEOWNER PACKAGE PROGRAMS

COVERAGE	OPTIONAL LIMITS				
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Personal Liability (01)	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>
	Included	\$7.00	\$12.00	\$19.00	\$23.00

Includes Medical Payments of \$500 each person, \$25,000 each occurrence.
Includes \$500 per occurrence for Damage to Property of Others.

Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u>	<u>\$2,000 / \$25,000</u>
	\$5.00	\$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>
\$500	\$8.00	\$9.00	\$10.00	\$12.00	\$14.00
\$1,000	\$9.00	\$10.00	\$11.00	\$12.00	\$14.00
\$2,000	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00

MOBILE HOME & SEASONAL PROGRAMS

COVERAGE	OPTIONAL LIMITS				
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Personal Liability (01)	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>
	\$20.00	\$27.00	\$32.00	\$39.00	\$43.00

Includes Medical Payments of \$500 each person, \$25,000 each occurrence.
Includes \$500 per occurrence for Damage to Property of Others.

Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u>	<u>\$2,000 / \$25,000</u>
	\$5.00	\$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>
\$500	\$8.00	\$9.00	\$10.00	\$12.00	\$14.00
\$1,000	\$9.00	\$10.00	\$11.00	\$12.00	\$14.00
\$2,000	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00

RENTAL/COMMERCIAL PROGRAMS

COVERAGE	OPTIONAL LIMITS				
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Premises Liability (12)	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>
	\$20.00	\$45.00	\$49.00	\$55.00	\$60.00

Includes Medical Payments of \$500 each person, \$10,000 each occurrence.

TENANT PROGRAM

COVERAGE	OPTIONAL LIMIT
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Personal Liability (01)	<u>\$25,000</u>
	\$20.00

Includes Medical Payments of \$500 each person, \$25,000 each occurrence.
Includes \$500 per occurrence for Damage to Property of Others.

Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u>	<u>\$2,000 / \$25,000</u>
	\$5.00	\$7.00

OPTIONAL COVERAGES

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)																																										
Antenna Coverage	78	Multi-Sectional and Single-Sectional Programs – Policy includes \$500 of coverage. Mobile Home, Seasonal, Rental/Commercial and Tenant programs – Policy includes \$100 of coverage. To increase, add \$3.00 per each additional \$100 of coverage.																																										
Breakdown Coverage	M0 MR	Provides equipment breakdown protection for systems and appliances in the home. Not available on the Tenant program. <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 or Tenant programs.																																										
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. To increase the \$500 deductible to \$2,500, deduct \$75.00 per home. Does not apply to the earthquake deductible. Not available on the Rental/Commercial or Tenant programs.																																										
Fire Department Service Charge	53	Multi-Sectional and Single-Sectional Package – Policy includes \$500 of coverage. Mobile Home, Seasonal, Rental/Commercial and Tenant 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 or Tenant programs.																																										
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, Rental/Commercial or Tenant programs.																																										
Identity Recovery	RS	For an additional premium, Identity Recovery coverage can be added to Owner and Seasonal occupancies. This coverage offers \$15,000 for expenses incurred by an insured as a direct result of an identity theft discovered during the policy period. Additionally, the coverage offers access to an ID Recovery Case Manager who assists in the process of restoring the insured's identity. No deductible applies to this coverage. Rate: \$20.00 per policy																																										
Personal Property Replacement Cost	20	Limit of Liability must equal Personal Property Limit. Rate \$0.20 per \$100 of coverage. Not available on 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: \$10.00. Not available on the Tenant program.																																										
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="width: 10%;"></th> <th style="width: 80%;"></th> <th style="text-align: right; width: 10%;">Rate per \$100</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">18</td> <td>➤ All other</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: center;">43</td> <td>➤ Arts, ceramics, china, antiques and heirlooms</td> <td style="text-align: right;">\$.35</td> </tr> <tr> <td style="text-align: center;">13</td> <td>➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories</td> <td style="text-align: right;">\$1.85</td> </tr> <tr> <td style="text-align: center;">22</td> <td>➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections</td> <td style="text-align: right;">\$.45</td> </tr> <tr> <td style="text-align: center;">27</td> <td>➤ Coin collections</td> <td style="text-align: right;">\$1.90</td> </tr> <tr> <td style="text-align: center;">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: center;">05</td> <td>➤ Furs</td> <td style="text-align: right;">\$.50</td> </tr> <tr> <td style="text-align: center;">14</td> <td>➤ Golfing Equipment meaning golf clubs, shoes and bags</td> <td style="text-align: right;">\$1.00</td> </tr> <tr> <td style="text-align: center;">28</td> <td>➤ Guns, ammunition, equipment and its accessories</td> <td style="text-align: right;">\$1.00</td> </tr> <tr> <td style="text-align: center;">04</td> <td>➤ Jewelry, watches, precious and semi-precious stones</td> <td style="text-align: right;">\$1.50</td> </tr> <tr> <td style="text-align: center;">44</td> <td>➤ Musical Instruments, their equipment and accessories</td> <td style="text-align: right;">\$.55</td> </tr> <tr> <td style="text-align: center;">AL</td> <td>➤ Silverware, goldware, pewter and precious metals</td> <td style="text-align: right;">\$.35</td> </tr> <tr> <td style="text-align: center;">AN</td> <td>➤ Tools, building materials and supplies</td> <td style="text-align: right;">\$2.00</td> </tr> </tbody> </table>			Rate per \$100	18	➤ All other	\$2.00	43	➤ Arts, ceramics, china, antiques and heirlooms	\$.35	13	➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories	\$1.85	22	➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections	\$.45	27	➤ Coin collections	\$1.90	AP	➤ Computers, computer software, discs, equipment and accessories	\$2.00	05	➤ Furs	\$.50	14	➤ Golfing Equipment meaning golf clubs, shoes and bags	\$1.00	28	➤ Guns, ammunition, equipment and its accessories	\$1.00	04	➤ Jewelry, watches, precious and semi-precious stones	\$1.50	44	➤ Musical Instruments, their equipment and accessories	\$.55	AL	➤ Silverware, goldware, pewter and precious metals	\$.35	AN	➤ Tools, building materials and supplies	\$2.00
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OPTIONAL COVERAGES (continued)

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)
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.
Mold and Remediation Limit	YX	To increase Mold and Remediation Coverage, add the following per home: \$10,000 - \$30.00 \$15,000 - \$40.00 \$20,000 - \$50.00 \$25,000 - \$60.00 (Mold limit cannot be greater than the dwelling limit).
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. Not available on the Tenant program.
Vacancy Permission	59	Rate: \$30.00 for the remainder of the policy year. Premium is fully earned. Not available on the Seasonal, Rental/Commercial or Tenant 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
Mobile Homeowner Package Program						
For each additional \$100 Other Structures	611		\$1.20	\$1.20	\$1.20	\$1.20
For each additional \$100 Personal Property	511		\$0.60	\$0.60	\$0.60	\$0.60
Mobile Home & Seasonal Programs						
For each \$100 Other Structures	611/641		\$1.20	\$1.20	\$1.20	\$1.20
For each \$100 Personal Property	511/521		\$0.60	\$0.60	\$0.60	\$0.60

PREMIUM RATES FOR RENTAL/COMMERCIAL

	Product Codes	Rate per \$100				
		Territory:	50	51	52	53
Rental/Commercial Programs						
\$250 Deductible Manufactured Home	3A1		\$2.28	\$2.58	\$2.28	\$2.28
\$250 Deductible Other Structures	6A1		\$2.28	\$2.58	\$2.28	\$2.28
\$250 Deductible Personal Property	5A1		\$2.28	\$2.58	\$2.28	\$2.28
\$500 Deductible Manufactured Home	3B1		\$1.98	\$2.12	\$1.98	\$1.98
\$500 Deductible Other Structures	6B1		\$1.98	\$2.12	\$1.98	\$1.98
\$500 Deductible Personal Property	5B1		\$1.98	\$2.12	\$1.98	\$1.98
\$1,000 Deductible Manufactured Home	3C1		\$1.67	\$1.83	\$1.67	\$1.67
\$1,000 Deductible Other Structures	6C1		\$1.67	\$1.83	\$1.67	\$1.67
\$1,000 Deductible Personal Property	5C1		\$1.67	\$1.83	\$1.67	\$1.67
\$2,500 Deductible Manufactured Home	3D1		\$1.22	\$1.52	\$1.22	\$1.22
\$2,500 Deductible Other Structures	6D1		\$1.22	\$1.52	\$1.22	\$1.22
\$2,500 Deductible Personal Property	5D1		\$1.22	\$1.52	\$1.22	\$1.22

UNDERWRITING GUIDELINES

GENERAL RULES AND RATING INFORMATION

1. Application #DBM-MLD NA (09/12) The application should be completed in modernLINK® and printed. The agent's and applicant's signatures are required. The completed and signed application must be kept on file and made available in the event of a claim or file audit.
2. Binding
 - a. All applications should be entered completely into modernLINK. Rules in modernLINK will determine if coverage can be bound.
 - b. If the quote is required to be submitted to underwriting for review, it is the agent's responsibility to notify the customer at the time of submittal that the risk is not bound.
 - c. Unbound submitted applications in modernLINK that do not meet our underwriting guidelines will be declined and the agent will be notified by either phone or email.
 - d. A notice will not go out to the customer so it is the agent's responsibility to notify the customer that a policy will not be issued.
3. Whole Dollar Premium The premium shall be rounded separately for each coverage to the nearest whole dollar.
4. Minimum Written Premium The minimum **written** 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, 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).

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 be rented to others only for a short term (less than one month) and only when the Occasional Rental endorsement (Add-On 75) is present.
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. Other Structures Structures on the dwelling premises which are **not** attached to the home. (Including septic tanks)
6. Protected Home is located within five (5) road miles from a responding fire department.
7. Unprotected Home is located more than five (5) road miles from a responding fire department.
8. Supplemental Heating Device Includes wood, coal, or pellet burning stoves, and any other heating devices that are not centralized. Permanently attached thermostatically controlled space heaters do not require the Supplemental Heating Device Surcharge. Portable space heaters or kerosene heaters are ineligible.
9. Tenant An Insured living in a rented manufactured home.

UNDERWRITING GUIDELINES

TEMPORARY SUSPENSION OF WRITINGS

IMPENDING SEVERE WEATHER - BINDING RESTRICTIONS AND PROCEDURES:

FOR UPDATES, CALL (888) 593-3165 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. Applications with requests for **unscheduled personal property** limits in excess of **\$20,000** or **100%** of the home limit, whichever is **GREATER**.
2. Premises where large, unusual, exotic, vicious or potentially vicious **animals** exist.

But will be evaluated for acceptability by the Company if:

- a suitable explanation is submitted with the application substantiating the requested limits.
- 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.

IN ALL CASES DO NOT BIND. . . . 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 located on an island, or within 1000 feet of a seacoast or river.
3. Homes supported on poles or pilings (elevated).
4. Homes where any supplemental heating devices are used as the primary source of heat. Portable kerosene heaters or space heaters are ineligible.
5. Sites with prior occurrence of brushfires, floods, or landslides.
6. Applicant has had two (2) or more Fire, Theft, and/or Liability losses, in any combination in the last five (5) years.
7. Vacant Mobile Homes.
8. Homes that have been uninsured for any length of time prior to requested effective date, unless new purchase.

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

Form Number

Title

M7000 (02/05)	Homeowners Policy for Manufactured Homes
0110-4269 (05/92)	Free Form Declarations Page
MT000 (01/04)	Tenant Policy For Manufactured Homes

MANDATORY ENDORSEMENTS

71975 (01/04)	Earthquake Coverage
71985 (01/04)	Flood Coverage
73111 (07/09)	Enhanced Coverage
M7610 (08/05)	Manufactured Homeowners Mold and Remediation Coverage – Georgia
73137 (01/04)	Rental/Commercial Occupancy
71986 (01/04)	Seasonal Home
M7A10 (02/08)	Special Provisions/Amendatory Endorsement – Georgia
MTA10 (01/09)	Tenant Policy Special Provisions/Amendatory Endorsement – Georgia

OPTIONAL ENDORSEMENTS

M7I00 (01/04)	Additional Insured Person – Residence Premises
71920 (01/04)	Additional Party at Interest
M7200 (01/04)	Builders Risk Coverage
71419 (01/04)	Building Exclusion (Risk Code-P5)
72942 (08/07)	Golf Cart Physical Damage and Liability Extension
M7F00 (01/04)	Hobby Farming Coverage
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
7MB00 (01/09)	Equipment Breakdown Enhancement - \$500
7M250 (01/09)	Equipment Breakdown Enhancement - \$250
M7W00 (05/07)	Water Back Up of Sewers or Drains
M8O00 (03/09)	Occasional Rental
MTQ00 (03/05)	Personal Property Replacement Cost - Tenant
MTS00 (12/07)	Schedule Personal Property - Tenant
M7T00 (05/04)	Total Loss Deductible Waiver
MMD00 (12/10)	Per Occurance Deductible
M7DR0 (08/09)	Debris Removal Enhancement
S4X00 (12/09)	Identity Recovery Coverage

PERSONAL LIABILITY ENDORSEMENTS

M7300 (01/04)	Home Day Care Exclusion
M7510 (10/05)	Mold Exclusion – Liability
MT300 (01/04)	Tenant Policy Home Day Care Exclusion
MT510 (10/05)	Tenant Mold and Remediation Liability Coverage – Georgia
71756 (09/04)	Total Pollution Exclusion

PREMISES LIABILITY ENDORSEMENTS

PI110 (02/11)	Premises Liability
M8M10 (10/05)	Mold and Remediation Premises Liability – Georgia

APPLICATION AND IMPORTANT NOTICES

IN150 (06/11)	Billing Reference Information
IN615 (09/06)	Important Notice
MHN60 (04/04)	Important Notice – Home Day Care
NCRGA (01/97)	Notice of Cancellation or Nonrenewal
PVS00 (04/10)	Privacy Statement and Notice of Information Practices
DBM-MLD NA (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
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 HOME
INSURANCE COMPANY**

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

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