



# AMERICAN MODERN HOME INSURANCE COMPANY

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## Kentucky Collector Vehicle Program Manual

(077)

*New & Renewal Business 04-01-12*

### **This Program Manual Contains Information for:**

- *Kentucky Discounts*
- *Kentucky Coverages*
- *Kentucky Miscellaneous Information*
- *Kentucky Forms Listing*

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*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 Kentucky. Discounts are applied per coverage as noted below.

<b>Car Club Discount</b>	10% applied to all coverages	<ul style="list-style-type: none"> <li>➤ Principal operator is a member of an approved car club/association/affinity group.</li> <li>➤ Proof of membership is required for documentation.</li> </ul>
<b>Mature Operator Motor Vehicle Accident Prevention Course Discount</b>	5% applied to BI/PD, PIP, Collision	<ul style="list-style-type: none"> <li>➤ The principal operator of the auto:                             <ul style="list-style-type: none"> <li>○ is age 55 or older; and</li> <li>○ has a completion certificate, dated within the last five years, certifying that he or she has successfully completed a Motor Vehicle Accident Prevention Course approved by the Kentucky Transportation Cabinet.</li> </ul> </li> <li>➤ The discount shall apply:                             <ul style="list-style-type: none"> <li>○ To new and renewal policies with inception dates within the 5 year period following the course completion date.</li> <li>○ Only to the auto principally operated by the insured with the course completion certificate.</li> <li>○ Only once to each such auto regardless of the number of operators with course completion certificates.</li> <li>○ To any miscellaneous type vehicles classified and rated as a private passenger auto.</li> </ul> </li> <li>➤ This discount does not apply if the course was:                             <ul style="list-style-type: none"> <li>○ Self-instructed; or</li> <li>○ Completed under a court order as a result of a motor vehicle conviction.</li> </ul> </li> </ul>
<b>Anti-Theft Device Discount</b> <i>(Replaces the Countrywide)</i>	Applied to OTC	<ul style="list-style-type: none"> <li>➤ Alarm Only Devices (5%)                             <ul style="list-style-type: none"> <li>○ Alarm Only - The discount shall be afforded for vehicles equipped with an alarm only device which sounds an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes.</li> </ul> </li> <li>➤ Active Disabling Device A disabling device is categorized as active if a separate manual step is required to engage the device.                             <ul style="list-style-type: none"> <li>○ A 5% discount is given for:                                     <ul style="list-style-type: none"> <li>▪ An ignition or starter cutoff switch, which disables the vehicle by making the starter or ignition system inoperative, in combination with flush or tapered door lock buttons; or</li> <li>▪ A steering column armored collar which clamps on the steering column over the ignition lock.</li> </ul> </li> <li>○ A 15% discount is given for:                                     <ul style="list-style-type: none"> <li>▪ A fuel cutoff device which disables the vehicle by making the fuel system inoperative; or</li> <li>▪ A permanently attached steering wheel lock consisting of a steel collar and barrel and whose lock is operated by a tubular key; or</li> <li>▪ An armored cable hood lock and ignition cutoff switch.</li> </ul> </li> <li>○ A 20% discount is given for:                                     <ul style="list-style-type: none"> <li>▪ An armored ignition cut-off switch, designed to resist tampering, and to prevent hot-wiring of the motor vehicle, whose lock is operated by either a tubular key and installed inside the motor vehicle, or an electronic keyless device may be used; or</li> <li>▪ An armored cable or electrically operated hood lock and ignition cutoff switch which is a supplemental hood lock operated from within the motor vehicle.</li> </ul> </li> </ul> </li> </ul>

## DISCOUNTS (continue)

<b>Anti-Theft Device (continued)</b>		<ul style="list-style-type: none"><li>➤ Passive Disabling Devices (15%) The discount shall be afforded for vehicles equipped with a passive disabling device which disables the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is not required to engage the device.</li><li>➤ Other Anti-Theft Devices<ul style="list-style-type: none"><li>○ Window Identification System (15%) - the identification letter or numbers are etched into all windows of the motor vehicle other than the small vent windows.</li><li>○ High Security Ignition Replacement Lock (20%) - Conforms to federal standards and cannot be removed using a conventional slide hammer or lock puller equipment.</li><li>○ Internally Operated Alarms (15%) - includes a passive disabling device which disables the vehicle by making the ignition or starting system inoperative.</li><li>○ Alarms operating with the following criteria (20%):<ul style="list-style-type: none"><li>▪ Hood lock which can be released only from inside the vehicle by a key or electronic keyless device; and</li><li>▪ Maintain a self-resetting, 8 minute maximum alarm installed within the engine compartment; and</li><li>▪ The system shall be disarmed by a tubular lock or electronic keyless device; and</li><li>▪ Automatic ignition or starter cut-off device.</li></ul></li></ul></li></ul>
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# 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 Kentucky. 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.

<b>Full Safety Glass Coverage</b>	Coverage for the repair or replacement of damaged glass without regard to the applicable Other than Collision deductible.	<ul style="list-style-type: none"> <li>➤ Coverage is included.</li> </ul>																												
<b>Personal Injury Protection (PIP) Coverage</b> <i>Seasonal deletion prohibited</i>	Payment for medical bills, funeral expenses, lost wages or replacement services if you or a member of your family are injured in an auto accident.	<ul style="list-style-type: none"> <li>➤ Where applicable, this is a required coverage.</li> <li>➤ \$10,000 limit. The following deductible options are available:                             <ul style="list-style-type: none"> <li>○ \$250, \$500, \$1,000.</li> </ul> </li> <li>➤ Optional coverage – Added PIP:                             <ul style="list-style-type: none"> <li>○ Basic PIP must be purchased.</li> <li>○ Limits available as follows:</li> </ul> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Option</th> <th>Max. Limit of Liability for total of all Added PIP</th> <th>Maximum weekly limit for Added Work Loss, Replacement Services Loss, Survivor's Economic Loss, and Survivor's Replacement Services Loss</th> <th>Funeral Expense</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$20,000</td> <td>\$50</td> <td>\$0</td> </tr> <tr> <td>2</td> <td>\$30,000</td> <td>\$100</td> <td>\$0</td> </tr> <tr> <td>3</td> <td>\$40,000</td> <td>\$200</td> <td>\$0</td> </tr> <tr> <td>4</td> <td>\$50,000</td> <td>\$300</td> <td>\$0</td> </tr> <tr> <td>5</td> <td>\$75,000</td> <td>\$400</td> <td>\$1,000</td> </tr> <tr> <td>6</td> <td>\$100,000</td> <td>\$550</td> <td>\$1,000</td> </tr> </tbody> </table> </li> </ul>	Option	Max. Limit of Liability for total of all Added PIP	Maximum weekly limit for Added Work Loss, Replacement Services Loss, Survivor's Economic Loss, and Survivor's Replacement Services Loss	Funeral Expense	1	\$20,000	\$50	\$0	2	\$30,000	\$100	\$0	3	\$40,000	\$200	\$0	4	\$50,000	\$300	\$0	5	\$75,000	\$400	\$1,000	6	\$100,000	\$550	\$1,000
Option	Max. Limit of Liability for total of all Added PIP	Maximum weekly limit for Added Work Loss, Replacement Services Loss, Survivor's Economic Loss, and Survivor's Replacement Services Loss	Funeral Expense																											
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5	\$75,000	\$400	\$1,000																											
6	\$100,000	\$550	\$1,000																											
<b>UM/UIM Coverage</b> <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.	<ul style="list-style-type: none"> <li>➤ UM coverage and UIM coverage are separately rated coverages.</li> <li>➤ CSL and Split limits are BI only.</li> <li>➤ UM/UIM PD <u>not</u> available in the state.</li> <li>➤ See modernLINK® for available limits.</li> </ul>																												
<b>UM/UIM Forms</b> <i>Seasonal deletion prohibited</i>	Selection/Rejection Form Requirements	<ul style="list-style-type: none"> <li>➤ Selection Rejection form VM4KY (02/06) should be completed any time the insured is rejecting the 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 Liability coverage.</li> <li>➤ There is no selection/rejection required when UIM is rejected.</li> </ul>																												

## MISCELLANEOUS

Minimum Earned Premium	➤ \$50
Municipality Tax, County Tax, State Tax	➤ Charge based on location of risk.
Driver Exclusion	➤ Permitted for everyone except the Named Insured and Spouse.

## COLLECTOR VEHICLE FORMS LISTING GENERAL FORMS

FORM #	DESCRIPTION
CV 03 19	Additional insured - Lessor
CV 90 08	Free Form Declarations Page
CV 90 KY	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 BCA1	Business Client Schedule (to be filled out with application)
CV CP 01	Carport 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 54	Single Liability Limit

### KENTUCKY SPECIFIC FORMS

CV 01 53	Amendment of Policy Provisions - KY
CV 04 32	UM Coverage - KY
CV 04 39	UIM Coverage - KY
CV 05 70	Personal Injury Protection Coverage - Kentucky
CV 05 71	Additional PIP
CV 90 68	Driver Exclusion Endorsement - KY (signed copy to be kept on file)
CV 92 14	Notice to Policyholders KY Law on UM
CV N0 16	Important Notice Re your ID card - KY
PV 04 03	Single UIM limits - KY
PV 14 08	Single UM limit - KY
VM4KY	Kentucky UM Selection/ Rejection Form

### 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
V81KY	ID Card - Kentucky
V81RT	Courtesy Card

# 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**

<b>Phone</b> – 800-214-2351	Risk Eligibility and/or Processing Questions
<b>Fax</b> – 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.
<b>E-Mail</b> <a href="mailto:elitecollectorcar@amig.com">elitecollectorcar@amig.com</a>	Whenever possible, use the attachment feature in modernLINK. Otherwise, you can send your documents and requests to this e-mail address.
<b>Mail Address:</b> 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:**

<b>Hours:</b> Monday to Friday, 7 a.m. to midnight Eastern Saturday and Sunday, 8 a.m. to 9 p.m. <b>After hours support handled by voicemail return call.</b>	<b>Help:</b> 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 <a href="mailto:systemsupport@amig.com">systemsupport@amig.com</a> Monday to Friday, 8 a.m. to 6 p.m. Eastern
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## **REPORT A CLAIM**

<b>Online:</b> In modernLINK, under the Quotes and Policies tab click the Claims link. <b>Phone:</b> 1-800-543-2644 <b>Fax:</b> 513-947-4046	<b>Mail Address:</b> 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](http://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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