



AMERICAN MODERN HOME INSURANCE COMPANY

Maryland Collector Vehicle Program Manual

(077)

New & Renewal Business 04-01-12

This Program Manual Contains Information for:

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

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

VEHICLE AND POLICY SURCHARGES/DISCOUNTS

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

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

STATE SPECIFIC DISCOUNTS

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

Car Club Discount	10% applied to all coverages	<ul style="list-style-type: none"> ➤ Principal operator is a member of an approved car club/association/affinity group. ➤ Proof of membership is required for documentation.
Accident/Conviction Free Discount	10% applied to BI/PD, PIP, OTC, Collision	<ul style="list-style-type: none"> ➤ All principal operators and occasional operators insured on the policy must meet the following criteria below during the three year period immediately preceding the effective date of the policy for both new and renewal policies. <ul style="list-style-type: none"> ○ All operators were continuously insured with this insurer for a minimum of three years immediately preceding the effective date of the policy for both new and renewal policies, and ○ No operator was convicted of a moving traffic violation, and ○ No operator was involved in a chargeable accident. For the purpose of this rule, an accident is defined as chargeable if it results in bodily injury or death, or any property damage

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 Maryland. 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.

Personal Injury Protection (PIP) Coverage <i>Seasonal deletion prohibited</i>	Payment of medical expenses without regard to fault for defined insureds.	<ul style="list-style-type: none"> ➤ Where applicable, this coverage is required. ➤ Coverage is available only on policies that have not declined Liability. ➤ The option to exclude the names insured, any family member age 16 or older, and any other person listed as a permissive user from Personal Injury Protection benefits is available. ➤ Form VN460 must be completed with every application for insurance. Failure to return a properly completed form within 30 days will result in Personal Injury Protection coverage will be added to the policy. ➤ PIP limits available: \$2,500, \$5,000, \$10,000.
UM/UIM Coverage <i>Seasonal deletion prohibited</i>	Protection of persons insured who are legally entitled to recover damages from owners or operators of uninsured or underinsured motor vehicles because of bodily injury, sickness or disease, including death, or property damage.	<ul style="list-style-type: none"> ➤ Where applicable, this is a required coverage. ➤ UM coverage includes UIM coverage. ➤ CSL includes BI and PD. PD limit options available for Split limits. ➤ See modernLINK® for available limits.
UM/UIM Forms <i>Seasonal deletion prohibited</i>	Selection/Rejection Form Requirements	<ul style="list-style-type: none"> ➤ Selection form VN461 should be completed with every application for insurance. Failure to return a properly completed form within 30 days will result in the coverage being provided at limits equal to that of the Liability coverage.
UMPD <i>Seasonal deletion prohibited</i>	Recovers damages from owners or operators of uninsured motor vehicles who have caused damage to property of the Named Insured.	<ul style="list-style-type: none"> ➤ Where applicable, this coverage is required. ➤ UM CSL includes UMBI and UMPD. There is no option to reject UMPD from UM CSL. ➤ Selection form VN461 should be completed with every application for insurance. 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 Property Damage coverage.

MISCELLANEOUS

Minimum Earned Premium	➤ \$50
Driver Exclusion	➤ Permitted for any operator. Form CV 90 48 (08/04) must be signed by the Named Insured.

COLLECTOR VEHICLE FORMS LISTING GENERAL FORMS

FORM #	DESCRIPTION
CV 03 19	Additional insured - Lessor
CV 90 08	Free Form Declarations Page
CV 90 11	Collector Vehicle Specified Coverage Endorsement
CV 90 48	Driver Exclusion Endorsement (Signature Line)
CV 93 01	Collector's Coverage (attach to policy)
CV 93 05	Occasional Commuting Endorsement
CV 93 06	Nationwide Roadside Assistance Coverage
CV 93 A1	Collector's Coverage (to be filled out with application)
CV BC 01	Business Client Endorsement (attach to policy)
CV BC A1	Business Client Schedule (to be filled out with application)
CV CP 01	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 03 56	Mexican Collision Coverage
PV 00 01	Personal Auto Policy
PV 03 05	Loss Payable Clause
PV 03 09	Single Liability Limit
PV 04 01	Single Uninsured Motorists Limits
VRD19	Driver Exclusion Endorsement - Policy Attachment

MARYLAND SPECIFIC FORMS

CV 03 76	Rating Information - Maryland
CV 04 59	Uninsured Motorists Coverage - Maryland
CV IN 08	Important Notice - Maryland
INC19	Important Notice to Maryland Policyholders-FR Limit Change
PP 01 68	Amendment of Policy Provisions - Maryland
PP 05 81	Personal Injury Protection Coverage - Maryland
VN460	Notice Concerning the Waiver of Personal Injury Protection (PIP) Coverage - Private Passenger Automobile Insurance (Maryland)
VN461	Notice and Waiver of Increased Limits for Uninsured Motorists Coverage

NON-COVERAGE FORMS

00220-11-G	EZ-Pay Authorization Form
AMIGCC-001	AMIG Credit Card Form
CV AP 01	Application
CV IN 01	Important Notice
CV TW ID	Nationwide Roadside Assistance ID Card
PV S0 0	Privacy Statement
V81MD	ID Card - Maryland
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

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

modernLINK SUPPORT:

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

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

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



AMERICAN MODERN HOME INSURANCE COMPANY

EXECUTIVE OFFICE

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

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