



AMERICAN MODERN HOME INSURANCE COMPANY

(077)

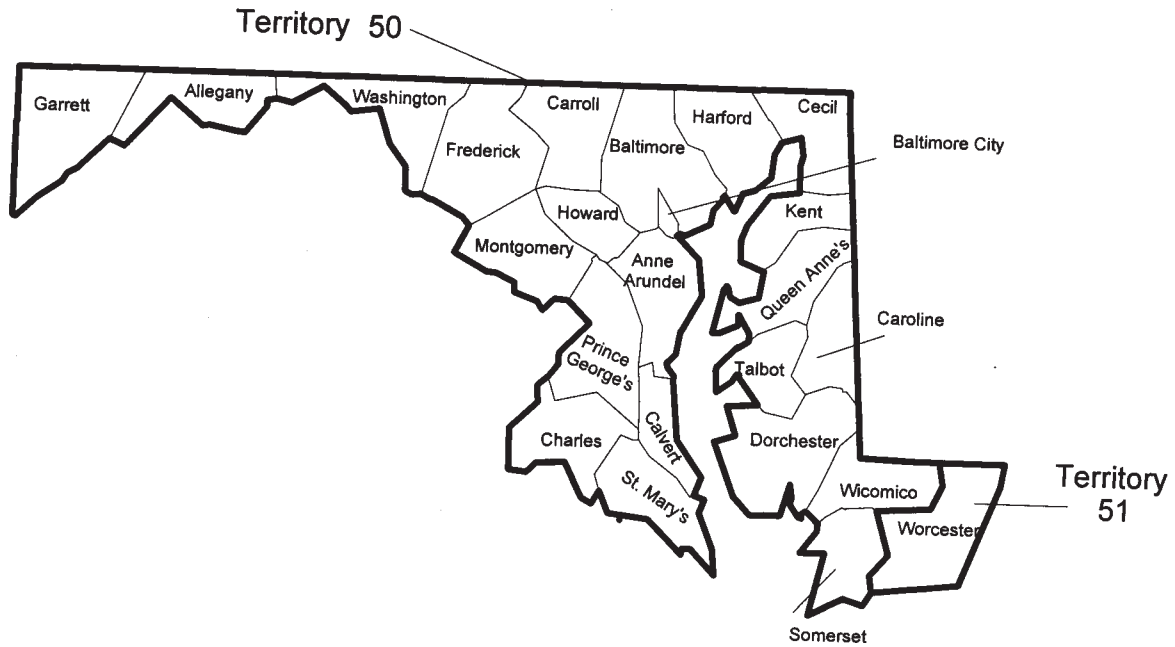
New Business 12-30-12

Renewal Business 01-20-13

Manufactured Homeowner Programs

- **Owner Occupied Multi or Single-Sectional Package**
- **Mobile Home Program**
- **Seasonal Mobile Home**
- **Rental/Commercial Mobile Home**
- **Tenant Mobile Home**

TERRITORY DEFINITIONS



TERRITORY 50

Remainder of State

TERRITORY 51

Worcester County

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, INCLUDING THE DOWN PAYMENT.

WHICH PROGRAM TO USE?

Multi-Sectional Package

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

Single-Sectional Package

- Designed for single-sectional 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 | MULTI-SECTIONAL/ SINGLE-SECTIONAL PACKAGE | MOBILE HOME PROGRAM | SEASONAL MOBILE HOME | RENTAL/ COMMERCIAL | TENANT PROGRAM |
|---|---|---|---|---|---|
| Comprehensive Dwelling Coverage | Included | Included | Included | Included (Broad Form Optional) | N/A |
| Comprehensive Other Structures | 10% of Dwelling Limit | Optional | Optional | Optional (Broad Form Optional) | N/A |
| Personal Property | Comprehensive 40% of Dwelling Limit | Comprehensive Optional | Comprehensive Optional | Broad Form Optional | Named Perils Included |
| 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 | N/A |
| Personal Liability Medical Payments Damage to Property of Others | \$50,000 \$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 | N/A | N/A | N/A |
| Deductible | \$250 All Other Perils Hurricane - 5% of Cov. A Maximum \$1,000 (Territory 50) Wind/Water - 5% of Cov. A Maximum \$1,000 (Territories 51, 52, & 53) | \$250 All Other Perils Hurricane - 5% of Cov. A Maximum \$1,000 (Territory 50) Wind/Water - 5% of Cov. A Maximum \$1,000 (Territories 51, 52, & 53) | \$250 All Other Perils Hurricane - 5% of Cov. A Maximum \$1,000 (Territory 50) Wind/Water - 5% of Cov. A Maximum \$1,000 (Territories 51, 52, & 53) | Selected Options Hurricane - 5% of Cov. A Maximum \$1,000 (Territory 50) Wind/Water-5% of Cov. A Maximum \$1,000 (Territories 51, 52, & 53) | \$250 All Other Perils \$500 Burglary Hurricane - 5% of Cov. A - Maximum \$1,000 (Territory 50) Wind/Water-5% of Cov. A - Maximum \$1,000 (Territories 51, 52, & 53) |
| Earthquake Coverage | Optional | Optional | Optional | Optional | 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 | MULTI-SECTIONAL/ SINGLE-SECTIONAL PACKAGE | 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, maximum) | *N/A | *10% of dwelling limit (\$30 per day, maximum) | 20% Per. Prop. Limit (\$30 per day, maximum) |
| 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 (09/09), 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

MULTI-SECTIONAL/SINGLE-SECTIONAL PACKAGE PROGRAMS

| COVERAGE | OPTIONAL LIMITS | | | | |
|---|-----------------|-----------------|------------------|------------------|------------------|
| Personal Liability (01) <div style="text-align: center; margin-top: 5px;"> <u>\$50,000</u> <u>\$100,000</u> <u>\$200,000</u> <u>\$300,000</u> Included \$10.00 \$25.00 \$35.00 </div> 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) <div style="text-align: center; margin-top: 5px;"> <u>\$1,000 / \$25,000</u> <u>\$2,000 / \$25,000</u> \$5.00 \$7.00 </div> | | | | | |
| 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 |
| 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. | | | | | |

MOBILE HOME & SEASONAL PROGRAMS

| COVERAGE | OPTIONAL LIMITS | | | | |
|--|-----------------|-----------------|------------------|------------------|------------------|
| Personal Liability (01) <div style="text-align: center; margin-top: 5px;"> <u>\$25,000</u> <u>\$50,000</u> <u>\$100,000</u> <u>\$200,000</u> <u>\$300,000</u> \$20.00 \$35.00 \$45.00 \$60.00 \$70.00 </div> 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) <div style="text-align: center; margin-top: 5px;"> <u>\$1,000 / \$25,000</u> <u>\$2,000 / \$25,000</u> \$5.00 \$7.00 </div> | | | | | |
| 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 |
| 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) <div style="text-align: center; margin-top: 5px;"> <u>\$50,000</u> <u>\$100,000</u> <u>\$300,000</u> \$45.00 \$49.00 \$60.00 </div> Includes Medical Payments of \$500 each person, \$10,000 each occurrence. | | | |

TENANT PROGRAM

| COVERAGE | OPTIONAL LIMIT | | | | |
|--|----------------|--|--|--|--|
| Personal Liability (01) <div style="text-align: center; margin-top: 5px;"> <u>\$25,000</u> <u>\$50,000</u> <u>\$100,000</u> <u>\$200,000</u> <u>\$300,000</u> \$20.00 \$35.00 \$45.00 \$60.00 \$70.00 </div> 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) <div style="text-align: center; margin-top: 5px;"> <u>\$1,000 / \$25,000</u> <u>\$2,000 / \$25,000</u> \$5.00 \$7.00 </div> | | | | | |
| 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. | | | | | |

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 \$5.00 per each additional \$100 of coverage. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Builders Risk Coverage | DY | Available on New Homes (under construction) and New Business only. Non-Premium Bearing. Not available on the Seasonal, Rental/Commercial or Tenant programs. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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="border: none;"><u>Deductible</u></td> <td style="border: none;"><u>Rate</u></td> </tr> <tr> <td style="border: none;">\$250 (M0)</td> <td style="border: none;">\$30.00</td> </tr> <tr> <td style="border: none;">\$500 (MR)</td> <td style="border: none;">\$15.00</td> </tr> </table> | <u>Deductible</u> | <u>Rate</u> | \$250 (M0) | \$30.00 | \$500 (MR) | \$15.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>Deductible</u> | <u>Rate</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$250 (M0) | \$30.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$500 (MR) | \$15.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 if purchased. Not available on the Rental/Commercial or Tenant programs. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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. Not available on the Tenant program. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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: \$10.00 per home, plus \$0.10 per \$100 of coverage. Not available on the Seasonal, Rental/Commercial or Tenant 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, Rental/Commercial or Tenant 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="width: 10%; text-align: right;">Rate per \$100</th> </tr> </thead> <tbody> <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 | 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 |
| | | Rate per \$100 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

OPTIONAL COVERAGES (continued)

| COVERAGE | Add On Codes | DESCRIPTION (Annual rate unless otherwise noted) |
|--|--------------|---|
| Supplemental Heating Device Surcharge | 89 | For homes equipped with a supplemental heating device. Rate: \$35.00 per home. |
| 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. |
| Water Back-Up of Sewers or Drains | 74 | The policy may be endorsed to provide coverage for losses caused by water which backs up through sewers or drains. Rate: \$25.00 per home. |

DISCOUNTS

| COVERAGE | Add On Codes | DESCRIPTION (Annual rate unless otherwise noted) |
|------------------------------------|--------------|--|
| Wind-Born Debris Protection | 3G | For Homes with storm shutters: 5% of the base premium. For Homes with none: 0% of the base premium. |

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

| | Add On Codes | Rate per \$100 | | |
|---|--------------|----------------|-------|------------|
| | | Territory: | 50 | 51, 52, 53 |
| Owner Occupied Mobile Home Programs | | | | |
| For each additional \$100 Other Structures | 612 | | \$.80 | \$.92 |
| For each additional \$100 Personal Property | 512 | | \$.60 | \$.69 |
| Seasonal Mobile Home Program | | | | |
| For each \$100 Other Structures | 642 | | \$.80 | \$.92 |
| For each \$100 Personal Property | 522 | | \$.60 | \$.69 |
| Mobile Homeowner Program | | | | |
| For each additional \$100 Other Structures | 612 | | \$.80 | \$.92 |
| For each additional \$100 Personal Property | 512 | | \$.60 | \$.69 |

*For increased limits greater than those included in the Mobile Homeowner Programs.

NEW BUSINESS UNDERWRITING GUIDELINES

GENERAL RULES AND RATING INFORMATION

1. Application MHO-MLD WOA (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 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 (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. Tenant An insured living in a rented manufactured home.
5. Doublewide/Multi-Sectional Home Multiple sections joined together to form one unit, as intended by the manufacturer.
6. Vacant Home Homes that are unoccupied whether or not the contents have been removed.
7. Other Structures Structures on the dwelling premises which are not attached to the home. (Including septic tanks.)
8. Protected Home is located within five (5) road miles from a responding fire department.
9. Unprotected Home is located more than five (5) road miles away from a responding fire department.
10. 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.

TEMPORARY SUSPENSION OF WRITINGS

Impending Severe Weather or Government-Declared Disaster – Binding Restrictions and Procedures:

For updates, please visit our website at www.amig.com. Choose "Agent Area", select "Binding Restrictions".

During periods of severe weather as defined by the National Weather Service or during government-declared disasters following weather or non-weather related events, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies in areas of the State that are impacted by the National Weather Service watch, warning, or advisory; or areas that are included within the government-declared area of disaster. Impending severe weather includes a hurricane or tropical storm warnings and/or watches. Impending government-declared disaster includes the Governor's or other government entity's declaration of a state of emergency, announcement of an evacuation, whether mandatory or voluntary, or the imposition of special curfew, for part of the State or the entire State.

Restrictions due to impending severe weather (except for Earthquake) or impending government-declared disaster are to be lifted within 24 hours after the termination of the last warning issued for part of the State or the entire State.

Earthquake – Binding Restrictions and Procedures:

Restrictions begin with the occurrence of an earthquake and continue for a period no more than 72 hours for homes within 50 miles of the epicenter of an earthquake that is 5.0 to 5.9 on the Richter scale or 100 miles of the epicenter of an earthquake measured 6.0 or greater on the Richter scale. If an aftershock of 5.0 or greater on the Richter scale occurs during the restricted period then this shall be treated as a new earthquake which will result in a new 72 hour restriction period. Do not accept any applications for new coverage, endorsement to existing policies, or increased coverage limits.

Exceptions

The implementation of a moratorium may not be used to deny binding authority or coverage for the following transactions:

- A. Property insurance that was bound prior to the implementation of the moratorium;
- B. Issuance of policies where the risk of loss is unrelated to the impending weather event or government-declared disaster; and
- C. Additional types of coverages, endorsement, or limits being made to an existing policy while it is in the renewal period which includes the 45 days prior to, and up to and including, the renewal date of an existing policy, subject to any change becoming effective on the renewal date of the policy.

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. Homes that have been uninsured for more than thirty **(30) days** immediately prior to the requested effective date.
4. Applications and requests for **unscheduled personal property** limits in excess of **\$20,000 or 100%** of the home limit, whichever is **GREATER**.
5. Homes with **built-on additions** (attached structures) exceeding the size of the original mobile home.
6. Homes equipped with a **supplemental** heating device that was **not** installed by the home's manufacturer or by a licensed contractor.
7. Premises where large, unusual, exotic, vicious or potentially vicious **animals** exist.
8. Home has an individual as lienholder.
9. Homes that have been uninsured for more than 90 days immediately prior to the requested effective date.

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 with the application.
- 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**.
- Supplemental heating devices as explained in the definition.
- 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 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.
- Current color photos and 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 on the premises.
2. Homes supported on poles or pilings (elevated).
3. Homes under construction or homes undergoing any renovations that require the home to be vacated, or not connected to utility services.
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. Vacant Mobile Homes.
7. Applicant has had three (3) or more property losses in the last five (5) years.
8. Applicant has had two (2) or more Fire, Theft, Liability, Water and/or Flood losses, in any combination in the last five (5) years.
9. Homes with any unrepaired damage or boarded-up windows.
10. Home with any unrepaired water damage or any water leaks.
11. Homes that have been uninsured for any length of time prior to the 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

| <u>Form Number</u> | <u>Title</u> |
|--------------------|--|
| M7000 (02/05) | Homeowners Policy for Manufactured Homes |
| MT000 (01/04) | Tenant Policy for Manufactured Homes |
| 0110-4269 (05/92) | Free Form Declarations Page |

MANDATORY ENDORSEMENTS

| | |
|---------------|--|
| 71986 (01/04) | Seasonal Home |
| 73111 (07/09) | Enhanced Coverage (Mobile Homeowner Program) |
| 73137 (01/04) | Rental/Commercial Home |
| M7A19 (05/12) | Maryland Amendatory (N/A to the Tenant Program) |
| M7T00 (05/04) | Total Loss Deductible Waiver |
| M7213 (12/05) | Attached Structure Limitation (Wind only, Territory 51) |
| M7600 (01/04) | Limited Mold Coverage – Property (N/A to the Tenant Program) |
| M8319 (08/08) | Wind/Water Deductible (Territory 51: MH, Seasonal, MHO and Tenant) |
| M8719 (08/08) | Hurricane Deductible (Territory 50: MH, Seasonal, MHO and Tenant) |
| MMD00 (12/10) | Per Occurrence Deductible (Rental) |
| MSF00 (08/08) | Hurricane Loss Mitigation Survey |
| MTA19 (05/12) | Tenant Amendatory Endorsement- Maryland |

OPTIONAL ENDORSEMENTS

| | |
|---------------|---|
| 71419 (01/04) | Building Exclusion |
| 71920 (01/04) | Additional Party at Interest |
| 71924 (09/05) | Loss Payable Clause |
| 71965 (01/04) | Trip Collision Coverage |
| 71966 (01/04) | Vacancy Permission |
| 71975 (01/04) | Earthquake Coverage |
| 71976 (01/10) | Premises Liability |
| 719MD (10/11) | Personal Property Replacement Cost |
| 72942 (08/07) | Golf Cart Physical Damage and Liability Exclusion |
| 73096 (01/04) | Animal Liability Exclusion |
| 73255 01/04) | Scheduled Personal Property |
| 73295 (07/98) | Valuable Personal Property List (Mandatory when Scheduled Personal Property is purchased) |
| 733MD (10/11) | Replacement Cost for Partial Losses |
| M7DR0 (08/09) | Debris Removal Enhancement |
| M7F00 (01/04) | Hobby Farming Coverage |
| M7I00 (01/04) | Additional Insured Person – Residence Premises |
| M7S00 (01/04) | Secondary Residence |
| M7W19 (09/05) | Water Back-up of Sewers and Drains – Maryland |
| M7200 (01/04) | Builders Risk Coverage |
| M8O00 (02/05) | Occasional Rental |
| 7MB00 (01/09) | Equipment Breakdown Enhancement - \$500 |
| 7M250 (01/09) | Equipment Breakdown Enhancement - \$250 |
| NCRMD (09/96) | Notice of Cancellation or Nonrenewal |
| S4X00 (12/09) | Identity Recovery Coverage |

PERSONAL LIABILITY ENDORSEMENTS

| | |
|---------------|--|
| M7500 (01/04) | Mold Exclusion – Liability (Mandatory with Personal Liability coverage) |
| M7300 (01/04) | Home Day Care Exclusion (Mandatory with Personal Liability coverage) |
| MT500 (01/04) | Tenant Policy Mold Exclusion (Mandatory with Personal Liability coverage) |
| MT300 (01/04) | Tenant Policy Home Day Care Exclusion (Mandatory with Personal Liability coverage) |

FORMS LIST (continue)

PREMISES LIABILITY ENDORSEMENTS

71976 (01/04) Premises Liability

APPLICATION AND IMPORTANT NOTICES

IDR01 (07/10) Identity Recovery Coverage
IDR02 (07/10) Identity Recovery Coverage
IN092 (11/07) Important Notice
IN110 (10/06) Important Notice
IN144 (03/08) Equipment Breakdown Endorsement - Marketing Notice
IN615 (09/06) Important Notice – Flood and Earthquake Exclusion
IN152 (08/08) Important Notice - Wind Mitigation Discount Available
M7N01 (10/06) Annual Summary of Coverages and Exclusions
M7N02 (10/06) Additional Optional Coverages Not Included in the Standard Mobile Homeowners Insurance Policy
MHN34 (04/04) Mold
MHN68 (01/06) Attached Structure Limitation (Territories 51, 52 and 53 only)
MHN90 (08/08) Wind/Water Deductible (Territories 51, 52 and 53 only)
MTN10 (03/05) Important Notice – Mold (Tenant)
MTN51 (10/06) Tenant Policy - Annual Summary of Coverages and Exclusions
MTN52 (10/06) Additional Optional Coverages Not Included in the Standard Tenant Insurance Policy
MHO-MLD WOA (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