



**AMERICAN MODERN SELECT
INSURANCE COMPANY**

(085)

New Business 01-01-09

Revised 06-10-11

Specialty Homeowners Program Manual

PROGRAM COVERAGES & FEATURES

TARGET MARKET

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

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

PACKAGE LIMITS AND COVERAGES

Other Structures	10% of the Coverage A (Increased limits available)
Personal Property	40% of the Coverage A (Increased limits available)
Loss of Use	10% of the Coverage A (Increased limits available)
Personal Liability & Medical Payments	\$25,000/\$500 (Increased limits available)

BASIC ELIGIBILITY & POLICY FORM

Policy Form	ST000 (11/07) Homeowners 10 Policy
Loss Settlement	<ul style="list-style-type: none"> ◆ ACV on the Dwelling and Personal Property ◆ Replacement Cost Option available for Dwelling & Personal Property
Home Values	\$40,000 - \$300,000 If the Replacement Option is chosen the minimum value is \$75,000
Deductible	\$500 All Other Peril Base Deductible and <ul style="list-style-type: none"> ◆ Territory 70 - 1% Named Windstorm ◆ Territories 72-75 - 5% Named Windstorm
Age Requirements	Basic Program - no age requirements Optional Replacement Cost Coverage: <ul style="list-style-type: none"> ◆ Dwelling must be 60 years of age or less ◆ Roof must be 20 years of age or less

PERILS INSURED AGAINST

Dwelling & Other Structures	Named Peril
Personal Property	Named Peril including Burglary
Enhanced Coverage Endorsement - ST300 (05/06)	Additional Perils included with this optional endorsement: Collapse, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge or Overflow of Water or Steam, Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging, Sudden and Accidental Damage from Artificially Generated Electrical Current and Freezing of a Plumbing, Heating, Air Conditioning or Automatic Fire Protective Sprinkler System or a Household Appliance. ST300 (05/06) - Water and Mold Remediation Limit 10% of Cov. A, subject to a \$10,000 annual aggregate

POLICY FORM COMPARISON

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

ACV(Actual Cash Value)

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

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

***Replacement on Personal Property available on a limited basis

QUOTING PROCEDURE

Rate pages are not available for this program.

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

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

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

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

TERRITORY ALIGNMENT

Unless otherwise indicated, the rates and/or premiums apply to the entire state.

TERRITORY 70 - Counties of:
Remainder of State

TERRITORY 71 - Counties of:

Abbeville, Aiken, Anderson, Cherokee, Chester, Edgefield, Fairfield, Greenville, Greenwood, Laurens, Lexington, McCormick, Newberry, Oconee, Pickens, Richland, Saluda, Spartanburg, Union, York

TERRITORY 72 - Counties of:
Florence, Marion, Williamsburg

***TERRITORY 73 - Counties of:**
Berkeley, Colleton, Dorchester, Jasper

***TERRITORY 74 - Counties of:**
Beaufort, Charleston, Georgetown, Horry

***TERRITORY 75 - Beach areas of:**
Beaufort, Charleston, Colleton, Georgetown, Horry
****Restricted Territories for New Business***

DIRECT BILL PREMIUM PLANS

Direct Bill is American Modern Insurance Group's own automated billing and processing system. With the completion of an easy application, this system will automatically produce a declarations page, bills and renewals. All policies can be dispatched from our office to the insured. Please inquire for details.

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

ANNUAL POLICIES

1. Paid in Full.
2. 4-Pay Plan - 25% down with 3 installments. Collect the 25% down. We will bill in 3 installments which will be due by day 50, day 140, & day 230.
3. 10-Pay Plan - 16.3% down with 9 installments. Collect the 16.3% down. We will bill in 9 installments which will be due by day 40, day 70, day 100, day 130, day 160, day 190, day 220, day 250, & day 280.
4. EZPay - 2 months downpayment required with 10 additional installments automatically deducted from a savings/checking account. Collect the downpayment and submit signed application form 00220-08-G with application and a voided check or deposit slip. The customer may choose date of automatic withdrawal.

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

TARGET MARKET, RULES AND DEFINITIONS

GENERAL RULES AND RATING INFORMATION

1. Application(s)	The agent's and applicant's signatures are required .
2. Insurance to Value	Dwelling must be insured to 100% of dwelling market value , excluding the land value. If the Replacement Cost Settlement Option is chosen the dwelling must be insured to 100% of its' replacement cost value.
3. Home Values	Dwellings valued between \$40,000 and \$300,000 are eligible. The minimum value for Replacement Cost coverage is \$75,000 .
4. Occupancy and Risk Parameters	One and two family, up to three stories, owner occupied and seasonal dwellings are eligible.
5. Policy Term	All policies are written for a term of one year . Effective time - 12:01 A.M. Standard Time.
6. Whole Dollar Rule	The premium shall be rounded separately for each coverage to the nearest whole dollar .
7. Cancellation Rule	No flat cancellation is allowed if coverage has been provided under our policy.
8. Transfer or Assignment	Policies may not be transferred or assigned.
9. Minimum Written Premium	There is a \$100 minimum written premium .
10. Supplemental Heating Device	A \$50.00 surcharge applies to all dwellings equipped with a Supplemental Heating Device.
11. Claims Verification	A Clue report showing past claims activity will be ordered to verify claims.
12. Inspections	An inspection report will be received as part of the underwriting evaluation for any applicant. There is no inspection fee.
13. Reinstatement and Lapse Policy Fee	A \$10.00 fee will apply to policies that cancel for nonpayment of premium and that are either reinstated without lapse in coverage, or rewritten with a lapse in coverage.

DEFINITIONS

1. Owner Occupied Dwelling	Dwellings owned by the insured that are occupied on a full-time basis as the insured's primary residence for at least five (5) consecutive months. (Dwellings may not be rented to others for any length of time.)
2. Seasonal/Secondary Dwellings	Dwellings owned by the insured that are occupied on an intermittent or non-continuous basis as the insured's secondary or seasonal residence for less than five (5) consecutive months. Home may be occasionally rented to others.
3. Other Structures	Structures on the dwelling premises which are not attached to the dwelling (including septic tanks).
4. Supplemental Heating Device	Wood, coal or pellet burning stoves, space heaters, fireplace inserts or any other solid fuel burning device that is not centralized.

TEMPORARY SUSPENSION OF WRITINGS

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

Impending Severe Weather

Impending severe weather includes, but is not limited to:

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

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

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

Wildfire

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

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

UNDERWRITING GUIDELINES

PRIOR LOSS HISTORY

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

RISK CHARACTERISTICS

Animals	<ul style="list-style-type: none"> ◆ Applicants with large, unusual, exotic, vicious, or potentially vicious animals are ONLY acceptable with the Animal Liability Exclusion or the Hobby Farming Endorsement is attached. Animals in this category include, but are not limited to: <ul style="list-style-type: none"> Animals with a previous bite history or vicious propensities Dobermans, Chows, Rottweilers, Akitas, American Staffordshire Terriers (Pit Bulls), attack dogs and Wolf Hybrids, (or any mix thereof) Ostriches, Emus, Horses, Farm or Ranch animals, or any type of wild exotic animals or pets
Hobby Farming on Premises	<ul style="list-style-type: none"> ◆ Applicant with employees are not acceptable ◆ Applicants with more than three (3) large animals (cows, horses, mules, etc.) must be submitted unbound noting the type of animals. ◆ Applicants with eleven (11) or more large farm animals must have the animal liability exclusion attached for acceptance. ◆ Applicant must have Hobby Farm, gross receipts under \$5,000. Not full time occupation.
Swimming Pools	<ul style="list-style-type: none"> ◆ In-ground pools must have a fence, at least four feet high with a locking gate that encloses the pool. ◆ Above-ground pools must have either a fence, at least four feet high with a locking gate that encloses the pool or steps and ladders that can be secured, locked, or removed when the pool is not in use. ◆ Risks not meeting this criteria are not acceptable.
Business on Premises	<ul style="list-style-type: none"> ◆ Applicants with any type of business conducted on premises are not acceptable.
Roof	<ul style="list-style-type: none"> ◆ Must be 20 years of age or newer if the Replacement Cost Settlement is chosen.
Wiring	<ul style="list-style-type: none"> ◆ Knob & tube wiring is NOT acceptable.
Heating	<ul style="list-style-type: none"> ◆ Primary heat source must be thermostatically controlled and can NOT be a supplemental heating device.
Supplemental Heating	<ul style="list-style-type: none"> ◆ Supplemental heating devices include wood/coal/pellet or any other solid fuel burning device. <ul style="list-style-type: none"> ○ Kerosene and other portable space heaters are NOT acceptable. Note: Fireplaces are NOT considered supplemental heating devices unless equipped with a fireplace insert.

- Steps, Porches and Decks** ♦ Must have secured handrails if 3 feet or more above the ground.
♦ Risks not meeting this criteria are not acceptable.
-

- Uninsured Properties** ♦ If the risk has been uninsured for 31-90 days **DO NOT BIND/SUBMIT** with explanation.
♦ If the risk has been uninsured for more than 90 days then **DO NOT BIND/DO NOT SUBMIT**. Special exceptions may be made for extenuating circumstances. Please contact your underwriter for consideration with full details.
-

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

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

- Dwellings** ♦ Dwellings in poor physical condition and not properly maintained
With these characteristics: ♦ Attached to, occupied as, or converted from a commercial risk
♦ Condemned, vacant, unoccupied or rented. Under construction, or undergoing major renovations (*Minor renovations are acceptable and include painting, roof repairs, carpeting, and plastering*)
♦ Unrepaired or existing damage
♦ Hand-hewn log homes built before the year 2000, earth homes, dome homes, open pier homes, stilt homes, row homes, town homes, or condominiums
♦ Manufactured homes, modified manufactured homes, or trailers (*Refer to AMIG's Manufactured Home Program*)
♦ Non-conventional construction or design (*Shell homes, Do-It-Yourself construction, or homemade homes*)
♦ Primary heat source that is **NOT** thermostatically controlled or is a supplemental heat source
♦ Kerosene or portable space heaters
♦ Underground fuel tank on premises
♦ Without smoke detectors
♦ Dwellings with water leaks or plumbing in disrepair.
♦ Without utilities such as natural gas, electric, or water
♦ In the name of a corporation
♦ Within 1,000 feet of rising water, or in an area that is prone to flooding
♦ With farming conducted on premises, if liability coverage is included on the policy - unless qualifies for Hobby Farming
♦ In a landslide or isolated area, not accessible by road
♦ In a forest fire, brush fire area or within 350 feet of brush
-

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

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

OPTIONAL COVERAGES

Coverage	Limits	Rates	Included Coverages	Important Information	Codes
Personal Liability	\$25,000 \$50,000 \$100,000 \$300,000	Included \$8.00 \$18.00 \$35.00	\$500 Medical Payments each person, \$10,000 each occurrence	\$10,000 Animal Liability A Sub-Limit applies. Swimming pool slide and diving board exclusion applies.	L1
Medical Payments - Personal Liability	\$1,000 \$2,000 \$5,000	\$5.00 \$8.00 \$15.00	\$500/\$10,000 of coverage		1M
Other Structures Coverage	Max: 50% of Coverage A	\$4.00 per \$1,000	10% of Coverage A		BH
Personal Property	Max: 100% of Coverage A	\$3.00 per \$1000	40% of Coverage A		7A7
Loss of Use	Max: 20% of	\$4.00 per \$1,000	10% OF Coverage A included		HJ
Replacement Cost - Personal Property		10% Surcharge to Coverage C			NV
Replacement Cost - Dwelling		10% Surcharge to Coverage A		Roof must be 20 years of age or less. Home must be 60 years of age or less.	MZ
Full Repair Cost		\$50.00		This endorsement allows for full cost of repair without deduction for depreciation on the dwelling.	ZH
Optional Deductibles	<u>All Other Peril Options</u> \$1,000 \$2,500 \$5,000	-7% -15% -20%	<u>All Territories Base Ded.</u> \$500 <u>Windstorm</u> Territory 70: 1% Territories 72-75: 5%	All Other Peril Deductible does not change the Named Windstorm Deductible.	H9
*Enhanced Coverage Endorsement		10% Surcharge to Coverage A		Endorsement ST300 (05/06)	HV
Additional Residence Rented to Others	\$25,000 \$50,000 \$100,000 \$300,000	\$5.00 \$8.00 \$18.00 \$35.00		Endorsement 72935 (02/06)	M6
Hobby Farming Endorsement		\$50.00		This endorsement is strictly for crop farming and animal grazing. It is NOT for exposures such as dog breeding, share cropping, community gardening, farmland rental to others, slaughtering, rendering, bee keeping, tractor repair, or any other business exposure.	GK
Limited Theft Coverage	\$1,000 \$3,000 \$5,000	\$2.00 \$10.00 \$15.00			HK
Water Back-Up and/or Overflow		\$50.00			WS

***Enhanced Coverage Endorsement ST300 (05/06)**

This endorsement broadens the HO-10 policy form by adding additional perils. It also provides Water and Mold Remediation coverage of 10% of Cov. A, subject to a \$10,000 annual aggregate. Please see policy form for perils included.

OPTIONAL EXCLUSIONS FOR RISK ACCEPTANCE

Coverage	Limits	Rates	Included Coverages	Important Information	Codes
Animal Liability Exclusion	N/A	\$3.00 Credit		This exclusion will remove all Animal Liability Coverage.	LG
Other Structures Exclusion		\$3.00 Credit		This exclusion will remove all Other Structures Coverage at the insured premises.	HS
Roof Exclusion	N/A	\$10.00 Credit		This exclusion can be removed when roof has been repaired or replaced.	9N
Wind/Hail Exclusion	N/A	Territory 74 30% Credit Territory 75 37% Credit		Mandatory for areas served by the South Carolina Wind and Hail Underwriting Association.	D7

CREDITS/SURCHARGES

Premium surcharges and/ or credits may apply for the following:	Important Information	Rates	Code
Masonry Construction Credit		-10%	
Supplemental Heating Devices Surcharge		\$50.00	H3
Central Station Fire Alarm Credit		-5%	72
Central Station Burglar Alarm Credit		-5%	73
Local Smoke and/or Burglar Alarm Credit		-2%	E6
Deadbolts, Smoke Alarm and Fire Extinguisher Credit		-2%	D6
Mature Homeowner Credit	Insureds age 55 years and older	-10%	06
Age of Home Credits		Age of Home Credits 0-5 yrs -5% 6-10 yrs -2% 11 yrs 0%	
New Home Purchase Credit	The home must be 0-10 years of age and purchased within the previous 90 days of the effective date. Credit removed at policy renewal.	-5%	NN
Multi-Family Surcharge		2 Family: 10%	28
Occasional Rental Surcharge	Seasonal policies may be occasionally rented.	15%	PR

FORMS LISTING (For Reference Only)

Form Number	Title
ST000 (11/07)	Homeowners 10 Policy
0110-4269 (05/92)	Declaration Page
<u>MANDATORY ENDORSEMENTS</u>	
STA39 (04/08)	Special Provisions - South Carolina
STL00 (06/01)	Lead Contamination Exclusion
ST500 (06/05)	Mold Liability Exclusion
STS00 (05/06)	Swimming Pool, Slide and Diving Board Exclusion
D1P00 (06/08)	Dwelling Property 1% Named Windstorm Deductible (Mandatory in Territory 70)
D5P00 (06/08)	Dwelling Property 5% Named Windstorm Deductible (Mandatory in Territories 72, 73, 74 & 75)
HO194 (04/11)	Windstorm or Hail Exclusion (Mandatory in areas served by the SC Wind and Hail Underwriting Association)
MVA39 (01/08)	Mitigation Verification Affidavit (Territory 73, 74 & 75)
MVC39 (01/08)	Mitigation Verification Certification (Territory 73, 74 & 75)
PDW39 (01/08)	Premium Discount Site Built (Territory 73, 74 & 75)
<u>OPTIONAL ENDORSEMENTS</u>	
70399 (03/85)	Notice of Cancellation or Nonrenewal
ST700 (01/04)	Replacement Cost Coverage - Personal Property
STR00 (01/04)	Replacement Cost Coverage - Buildings
72935 (02/06)	Additional Residence Rental to Others
72931 (10/06)	Homeowners Roof Exclusion
ST300 (05/06)	Enhanced Coverage Endorsement
ST100 (05/01)	Animal Liability Exclusion
ST900 (06/05)	Other Structure Exclusion
STY00 (06/06)	Hobby Farming Coverage
72670 (10/06)	Full Repair Cost Endorsement
STT00 (10/06)	Limited Theft Coverage
STW00 (01/04)	Homeowners Water Back-Up and Sump Discharge or Overflow
<u>IMPORTANT NOTICES</u>	
IN141 (03/08)	Specialty Homeowners ACV Notice
IN142 (03/08)	Specialty Homeowners Full Repair Cost Notice
SSN39 (05/08)	Important Notice Act 290
IN614 (09/06)	Important Notice-No Flood/Earthquake

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)



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