



**AMERICAN SOUTHERN HOME  
INSURANCE COMPANY**

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**(080)**

*New and Renewal Business 12-01-12*

## **Manufactured Homeowner Programs**

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

# TERRITORY DEFINITIONS

## Territory 50

Anderson  
Bedford  
Benton  
Cannon  
Carroll  
Cheatham  
Clay  
Coffee  
Crockett  
Cumberland  
Davidson  
Decatur  
De Kalb  
Dickson  
Fentress  
Gibson  
Hardin  
Henderson  
Henry  
Hickman  
Houston  
Humphreys  
Jackson  
Lewis  
Lincoln

Louden  
Macon  
Marshall  
Maury  
McMinn  
McNairy  
Montgomery  
Moore  
Morgan  
Overton  
Perry  
Pickett  
Roane  
Robertson  
Rutherford  
Smith  
Stewart  
Sumner  
Trousdale  
Van Buren  
Warren  
Wayne  
White  
Williamson  
Wilson

## Territory 51

Bradley  
Campbell  
Chester  
Dyer  
Fayette  
Franklin  
Giles  
Hardeman  
Haywood  
Lake  
Lawrence  
Madison  
Monroe  
Obion  
Polk  
Putnam  
Scott  
Shelby  
Tipton  
Weakley

## Territory 52

Bledsoe  
Claiborne  
Cocke  
Grundy  
Hamilton  
Lauderdale  
Marion  
Meigs  
Rhea  
Sequatchie

## Territory 53

Blount  
Carter  
Grainger  
Greene  
Hamblen  
Hancock  
Hawkins  
Jefferson  
Johnson  
Knox  
Sevier  
Sullivan  
Unicoi  
Union  
Washington

# 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. LATE PAYMENT FEES AND REINSTATEMENT/LAPSE CHARGES MAY APPLY.**

# WHICH PROGRAM TO USE?

## Mobile Home Package

- 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 full time 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
- **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 HOME PACKAGE	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	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
Animal Liability	\$10,000 per occurrence	\$10,000 if Personal Liability is purchased	\$10,000 if Personal Liability is purchased	N/A	\$10,000 if Personal Liability is purchased
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 or \$1,000	\$250 All Other Perils \$500 Burglary
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	MOBILE HOME 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 (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

## PACKAGE PROGRAMS

COVERAGE	OPTIONAL LIMITS				
<b>Personal Liability (01)</b> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>\$50,000</span> <span>\$100,000</span> <span>\$200,000</span> <span>\$300,000</span> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>Included</span> <span>\$25.00</span> <span>\$40.00</span> <span>\$50.00</span> </div> <p style="font-size: small; margin-top: 5px;">Includes Medical Payments of \$500 each person, \$25,000 each occurrence. Includes \$500 per occurrence for Damage to Property of Others. Includes \$10,000 Animal Liability per occurrence.</p>					
<b>Increased Medical Payments (02)</b> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>\$1,000 / \$25,000</span> <span>\$2,000 / \$25,000</span> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>\$5.00</span> <span>\$7.00</span> </div>					
<b>Secondary Residence (08)</b> Premiums are shown per combination of Personal Liability & Medical Payments limits selected. The options are for each <b>additional residence</b> including Rental and Seasonal. Selected limits must equal Personal Liability and Medical Payments Limits. <b>Must provide location of additional residences.</b>					
		<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>
	\$500	\$9.00	\$10.00	\$12.00	\$14.00
	\$1,000	\$10.00	\$11.00	\$12.00	\$14.00
	\$2,000	\$12.00	\$14.00	\$16.00	\$18.00
<b>Animal Liability Exclusion (32)</b> <span style="float: right;"><b>Premium Credit: \$3.00</b></span> Removes coverage for BI or PD caused by any animal owned or in the care or custody of an insured.					

## MOBILE HOME, SEASONAL OR TENANT PROGRAMS

COVERAGE	OPTIONAL LIMITS					
<b>Personal Liability (01)</b> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>\$25,000</span> <span>\$50,000</span> <span>\$100,000</span> <span>\$200,000</span> <span>\$300,000</span> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>\$20.00</span> <span>\$35.00</span> <span>\$45.00</span> <span>\$60.00</span> <span>\$70.00</span> </div> <p style="font-size: small; margin-top: 5px;">Includes Medical Payments of \$500 each person, \$25,000 each occurrence. Includes \$500 per occurrence for Damage to Property of Others. Includes \$10,000 Animal Liability per occurrence.</p>						
<b>Increased Medical Payments (02)</b> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>\$1,000 / \$25,000</span> <span>\$2,000 / \$25,000</span> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>\$5.00</span> <span>\$7.00</span> </div>						
<b>Secondary Residence (08)</b> Premiums are shown per combination of Personal Liability & Medical Payments limits selected. The options are for each <b>additional residence</b> including Rental and Seasonal. Selected limits must equal Personal Liability and Medical Payments Limits. <b>Must provide location of additional residences.</b> 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
<b>Animal Liability Exclusion (32)</b> <span style="float: right;"><b>Premium Credit: \$3.00</b></span> 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				
<b>Premises Liability (12)</b> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>\$25,000</span> <span>\$50,000</span> <span>\$100,000</span> <span>\$200,000</span> <span>\$300,000</span> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <span>\$25.00</span> <span>\$45.00</span> <span>\$50.00</span> <span>\$60.00</span> <span>\$70.00</span> </div> <p style="font-size: small; margin-top: 5px;">Includes Medical Payments of \$500 each person, \$10,000 each occurrence.</p>					

## OPTIONAL COVERAGES

COVERAGE	AddOn Codes	DESCRIPTION (Annual rate unless otherwise noted)																												
Antenna Coverage	78	Multi-Sectional and Single-Sectional Programs – Policy includes \$500 of coverage. Mobile Home, Seasonal and Rental/Commercial programs – Policy includes \$100 of coverage. To increase, add \$5.00 per each additional \$100 of coverage.																												
Breakdown Coverage	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>\$500 (MR)</td> <td>\$25.00</td> </tr> </table>	<u>Deductible</u>	<u>Rate</u>	\$500 (MR)	\$25.00																								
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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 if purchased. Not available on the Rental/Commercial or Tenant programs.																												
Earthquake Coverage	86	10% deductible per coverage, \$1,000 minimum. Rate: \$1.00 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 and Rental/Commercial 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. All other programs where applicable. Rate: \$20.00 per home. Tenant program rate: \$45.00 per home. Not available on the Rental/Commercial program.																												
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><b>Coverage not provided for professional or business use.</b> Not available on the Seasonal or Rental/Commercial programs. <b>Do Not Bind</b> 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="text-align: left;"></th> <th style="text-align: right;">Rate per \$100</th> </tr> </thead> <tbody> <tr> <td>43 &gt; Arts, ceramics, china, antiques and heirlooms</td> <td style="text-align: right;">\$ .70</td> </tr> <tr> <td>13 &gt; Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories</td> <td style="text-align: right;">\$1.30</td> </tr> <tr> <td>22 &gt; Books, manuscripts, tickets, photographs, stamp, card and comic book collections</td> <td style="text-align: right;">\$1.00</td> </tr> <tr> <td>27 &gt; Coin collections</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td>AP &gt; Computers, computer software, discs, equipment and accessories</td> <td style="text-align: right;">\$1.50</td> </tr> <tr> <td>05 &gt; Furs</td> <td style="text-align: right;">\$ .52</td> </tr> <tr> <td>14 &gt; Golfing Equipment meaning golf clubs, shoes and bags</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td>28 &gt; Guns, ammunition, equipment and its accessories</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td>04 &gt; Jewelry, watches, precious and semi-precious stones</td> <td style="text-align: right;">\$1.49</td> </tr> <tr> <td>44 &gt; Musical Instruments, their equipment and accessories</td> <td style="text-align: right;">\$ .70</td> </tr> <tr> <td>AL &gt; Silverware, goldware, pewter and precious metals</td> <td style="text-align: right;">\$ .70</td> </tr> <tr> <td>AN &gt; Tools, building materials and supplies</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td>18 &gt; All Other</td> <td style="text-align: right;">\$2.00</td> </tr> </tbody> </table>		Rate per \$100	43 > Arts, ceramics, china, antiques and heirlooms	\$ .70	13 > Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories	\$1.30	22 > Books, manuscripts, tickets, photographs, stamp, card and comic book collections	\$1.00	27 > Coin collections	\$2.00	AP > Computers, computer software, discs, equipment and accessories	\$1.50	05 > Furs	\$ .52	14 > Golfing Equipment meaning golf clubs, shoes and bags	\$2.00	28 > Guns, ammunition, equipment and its accessories	\$2.00	04 > Jewelry, watches, precious and semi-precious stones	\$1.49	44 > Musical Instruments, their equipment and accessories	\$ .70	AL > Silverware, goldware, pewter and precious metals	\$ .70	AN > Tools, building materials and supplies	\$2.00	18 > All Other	\$2.00
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## OPTIONAL COVERAGES (continued)

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)
<b>Sinkhole Collapse Coverage</b>	<b>SH</b> <b>SJ</b>	Provides coverage for sudden settlement or collapse of the earth supporting such property. The settlement or collapse must result from subterranean voids created by the action of water on limestone or similar rock formations. Sinkhole collapse must be present on the building in order to attain the Sinkhole personal property coverage. Not available on the Tenant program. Rate: \$0.50 per \$1,000 for Building Coverage. Rate: \$0.50 per \$1,000 for Personal Property Coverage.
<b>Supplemental Heating Device Surcharge</b>	<b>89</b>	For homes equipped with a supplemental heating device. Rate: \$30.00 per home.
<b>Trip Collision Coverage</b>	<b>71</b>	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.
<b>Vacancy Permission</b>	<b>59</b>	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.
<b>Water Back Up of Sewers or Drains</b>	<b>74</b>	Provides coverage caused by water which backs up through sewers, drains, or from below the surface of the ground. Rate: \$10.00 per home. Not available on the Tenant program.
<b>Occasional Rental</b>	<b>75</b>	The policy may be endorsed to give permission to rent the mobile home for residential purposes. Rate: \$25.00 per home. Available only on Seasonal program.

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

Product Codes		Rate per \$100	
		Territory:	All
<b>Mobile Home Package Program</b>			
For each additional \$100 Other Structures	<b>612</b>		\$0.80
For each additional \$100 Personal Property	<b>512</b>		\$0.60
<b>Mobile Home &amp; Seasonal Programs</b>			
For each \$100 Other Structures	<b>612/642</b>		\$0.80
For each \$100 Personal Property	<b>512/522</b>		\$0.60

## PREMIUM RATES FOR RENTAL/COMMERCIAL

	Product Codes	Rate per \$100			
		Territory:	50	51	52
<b>Rental/Commercial Programs</b>					
\$250 Deductible Manufactured Home	<b>3A2</b>	\$3.23	\$3.57	\$4.20	\$3.10
\$250 Deductible Other Structures	<b>6A2</b>	\$3.23	\$3.57	\$4.20	\$3.10
\$250 Deductible Personal Property	<b>5A2</b>	\$3.23	\$3.57	\$4.20	\$3.10
\$500 Deductible Manufactured Home	<b>3B2</b>	\$2.95	\$3.29	\$3.84	\$2.83
\$500 Deductible Other Structures	<b>6B2</b>	\$2.95	\$3.29	\$3.84	\$2.83
\$500 Deductible Personal Property	<b>5B2</b>	\$2.95	\$3.29	\$3.84	\$2.83
\$1,000 Deductible Manufactured Home	<b>3C2</b>	\$2.60	\$2.83	\$3.37	\$2.49
\$1,000 Deductible Other Structures	<b>6C2</b>	\$2.60	\$2.83	\$3.37	\$2.49
\$1,000 Deductible Personal Property	<b>5C2</b>	\$2.60	\$2.83	\$3.37	\$2.49
\$2,500 Deductible Manufactured Home	<b>3D2</b>	\$1.78	\$1.97	\$2.34	\$1.71
\$2,500 Deductible Other Structures	<b>6D2</b>	\$1.78	\$1.97	\$2.34	\$1.71
\$2,500 Deductible Personal Property	<b>5D2</b>	\$1.78	\$1.97	\$2.34	\$1.71



# UNDERWRITING GUIDELINES

## GENERAL RULES AND RATING INFORMATION

1. Application MHO-MLD INS 41 (08/12) 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 & Earned Premium The minimum **written** and **earned** 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)**

## 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. 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. In Park Home is located in a manufactured home park of 26 spaces or more.
9. Out of Park Home is located on its own land or in a park of 25 and fewer spaces.
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 - BINDING RESTRICTIONS AND PROCEDURES:

**FOR UPDATES, CALL (888) 593-3032 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 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. Applications and requests for **unscheduled personal property** limits in excess of **\$20,000 or 100%** of the home limit, whichever is **GREATER**.
4. Homes with **built-on additions** (attached structures) exceeding the size of the original mobile home.
5. Homes equipped with a **supplemental** heating device that was **not** installed by the home's manufacturer or by a licensed contractor.
6. 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 stating what steps have been taken to minimize and/or prevent future losses.
- A fence, at least 4 feet high with a locking gate that encloses the pool, or if above ground, has steps/ladders that can be secured or removed when not in use, **OR...** the application is submitted **without liability** coverage.
- 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, 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.

## INELIGIBLE RISKS IN ALL CASES . . . . 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 that are in foreclosure or have mortgage payments 60 days or more past due.
3. Homes located on an island, or within 1000 feet of a seacoast or river.
4. Homes supported on poles or pilings (elevated).
5. Homes under construction or homes undergoing any renovations that require the home to be vacated, or not connected to utility services.
6. Homes where any supplemental heating devices are used as the primary source of heat. Portable kerosene heaters or space heaters are ineligible.
7. Sites with prior occurrence of brushfires, floods, or landslides.
8. Vacant Mobile Homes.
9. Applicant is unemployed, other than retired or disabled.
10. Home has more than two lienholder/mortgagors.
11. Applicant has had three (3) or more property losses in the last five (5) years.
12. Applicant has had two (2) or more Fire, Theft, Liability, Water and/or Flood losses, in any combination in the last five (5) years.
13. Homes with any unrepaired damage or boarded-up windows.
14. Home with any unrepaired water damage or any water leaks.
15. Homes that have been uninsured for any length of time prior to the requested effective date, unless new purchase.

# 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 the Fair Credit Reporting Act (FCRA) letter. This is true even if they do not wish to proceed with the quote. **modernLINK** will print this letter when a quote or application is printed, or can be printed alone. If you are receiving a quote by phone, this letter will be faxed to you to give to the customer. If the customer is not in your office, you will need to mail the letter to that customer. This procedure satisfies the requirements of the Fair Credit Reporting Act.

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

## MANDATORY ENDORSEMENTS

73111 (07/09)	Enhanced Coverage
M7600 (01/04)	Limited Mold Coverage - Property
73137 (01/04)	Rental/Commercial Occupancy
71986 (01/04)	Seasonal Home
M7A41 (01/04)	Amendatory Endorsement – Tennessee
MTA41 (01/04)	Tenant Policy Amendatory Endorsement – Tennessee
M7T00 (05/04)	Total Loss Deductible Waiver
7MB00 (01/09)	Equipment Breakdown Enhancement - \$500
M7DR0 (08/09)	Debris Removal Enhancement
MMD00 (12/10)	Per Occurrence Deductible

## OPTIONAL ENDORSEMENTS

M7I00 (01/04)	Additional Insured Person – Residence Premises
71920 (01/04)	Additional Party at Interest
73096 (01/04)	Animal Liability Exclusion
M7200 (01/04)	Builders Risk Coverage
71419 (01/04)	Building Exclusion (Risk Code-P5)
71974 (01/04)	Additional Living Expenses
71975 (01/04)	Earthquake Coverage
72942 (08/07)	Golf Cart Physical Damage and Liability Extension
M7F00 (01/04)	Hobby Farming Coverage
70399 (03/85)	Notice of Cancellation or Nonrenewal
MTS00 (12/07)	Tenant Policy Schedule Personal Property
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
73190 (01/04)	Tenant Animal Liability Exclusion
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
M7W00 (05/07)	Water Back Up of Sewers or Drains
M7E00 (08/06)	Sinkhole Collapse
M8O00 (02/05)	Occasional Rental
MTQ00 (03/05)	Tenant Personal Property Replacement Cost
S4X00 (12/09)	Identity Recovery Coverage

## PERSONAL LIABILITY ENDORSEMENTS

M7300 (01/04)	Home Day Care Exclusion
M7500 (01/04)	Mold Exclusion – Liability
MT300 (01/04)	Tenant Policy Home Day Care Exclusion
MT500 (01/04)	Tenant Policy Mold Exclusion – Liability

## PREMISES LIABILITY ENDORSEMENTS

71976 (08/10)	Premises Liability
PLM00 (01/04)	Premises Liability Mold Exclusion

## APPLICATION AND IMPORTANT NOTICES

IDR01 (04/11)	Identity Recovery Coverage
IDR02 (07/10)	Identity Recovery Coverage
IN144 (03/12)	Equipment Breakdown Endorsement - Marketing Notice
IN147 (03/12)	Equipment Breakdown Endorsement - Deductible Change
IN615 (09/06)	Important Notice – Flood and Earthquake Exclusion
MHN34 (04/04)	Important Notice – Mold
MHN60 (04/04)	Important Notice - Home Day Care
71412 (03/91)	Important Notice
MHO-MLD INS 41 (08/12)	Manufactured Homeowners Insurance Application

# HOW TO REACH US WHEN YOU NEED US

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## **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](mailto: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](http://marketingcenter.amig.com) (no www in the address)



## **AMERICAN SOUTHERN HOME INSURANCE COMPANY**

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

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