



**AMERICAN MODERN SELECT  
INSURANCE COMPANY**

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**(085)**

*New Business 11-15-13*

*Renewal Business 11-25-13*

**DP-3**

**DP-1**

**DP-1 Vacant**

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**Specialty Dwelling Program Manual**

**North Carolina**

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# DP-3, DP-1 & DP-1 Vacant Programs COVERAGES & FEATURES

<b>Eligibility &amp; Coverages</b>			
	<b>DP-3</b>	<b>DP-1</b>	<b>DP-1 Vacant</b>
<b>Target Market</b>	Designed to accept individuals who have Owner/Rental/Seasonal properties that would normally qualify for coverage with a standard carrier.	Dwelling owner that does not desire and/or qualify for coverage on a homeowners form.	Dwellings & Manufactured Homes temporarily vacant due to minor renovation, lapse in tenancy, real estate closing, or being held for sale.
<b>Condition of Home</b>	Above average to excellent condition.	Fair or better condition.	Fair or better condition, exhibiting proper maintenance.
<b>Policy Form</b>	S2323 (04/08)	S2321 (04/08)	S2321 (04/08)
<b>Policy Term</b>	12 months Effective 12:01 AM Standard Time	12 months Effective 12:01 AM Standard Time	3 or 6 months Effective 12:01 AM Standard Time
<b>Loss Settlement</b>	Replacement Cost	Actual Cash Value	Actual Cash Value
<b>Minimum Dwelling Value</b>	\$75,000	\$10,000	\$10,000 (Mobile Home Vacant \$5,000)
<b>Maximum Dwelling Value</b>	\$500,000	\$300,000	\$500,000
<b>Maximum Dwelling Age</b>	80 years of age	no age limit	no age limit
<b>Occupancy</b>	Owner, Rental, Seasonal	Owner, Rental, Seasonal	Vacant
<b>Multi-Family</b>	1,2,3 or 4 family Up to 3 stories	1,2,3 or 4 family Up to 3 stories	1,2,3 or 4 family Up to 3 stories
<b>Location of Home</b>	Protection Classes 1 - 10	Protection Classes 1 - 10	Protection Classes 1 - 10
<b>Perils Insured Against</b>			
<b>Dwelling &amp; Other Structures</b>	Comprehensive Coverage	Named Peril (Fire & E.C.)	Named Peril (Fire & E.C.)
<b>Personal Property (optional)</b>	Named Peril	Named Peril (Fire & E.C.)	<i>not available</i>
<b>Deductible</b>			
<b>Territories 61-63, 67, 68</b>	\$500 All Peril	\$500 All Peril	\$500 All Peril
<b>Territories 69, 80-87</b>	\$500 All Other Peril and 2% Wind and Hail	\$500 All Other Peril and 2% Wind and Hail	\$500 All Other Peril and 2% Wind and Hail
<b>Territories 60, 64-66</b>	\$500 All Other Peril and 1% Wind and Hail	\$500 All Other Peril and 1% Wind and Hail	\$500 All Other Peril and 1% Wind and Hail
<b>Additional Coverages Automatically Included</b>			
<b>Other Structures</b>	Up to 10% of Coverage A limit (Increase Optional)	Up to 10% of Coverage A limit (reduces amount of Coverage A) (Increase Optional)	Up to 10% of Coverage A limit (reduces amount of Coverage A) (Increase Optional)
<b>Debris Removal</b>	Reasonable Expense	Reasonable Expense	Reasonable Expense
<b>Rental Value</b>	Up to 10% of Coverage A limit	Up to 10% of Coverage A (reduces amount of Coverage A)	Up to 10% of Coverage A (reduces amount of Coverage A)
<b>Reasonable Repairs</b>	Reasonable and Necessary	Reasonable and Necessary	Reasonable and Necessary
<b>Fire Department Ser. Charge</b>	Up to \$500	Up to \$500	Up to \$500
<b>Optional Additional Coverages</b>			
<b>Animal Liability Exclusion</b>	If Liability is purchased	If Liability is purchased	If Liability is purchased
<b>Additional Living Expense</b>	10% of Coverage A included Owner Occupied only	Up to 20% of Coverage A Owner Occupied only	<i>not available</i>
<b>Personal Liability Coverage</b>	Owner-Occupied only	Owner-Occupied only	<i>not available</i>
<b>Premises Liability Coverage</b>	Rental & Seasonal	Rental & Seasonal	<i>available</i>
<b>V&amp;MM</b> (excluded for rental risks if intentional act by tenant)	<i>included</i>	Owner and Rental only	<i>available</i>

# RULES AND DEFINITIONS

## GENERAL RULES AND RATING INFORMATION

- |                            |  |
|----------------------------|--|
| 1. Application             | The agent's and applicant's <b>signatures</b> are <b>required</b> .  |
| 2. Insurance to Value      | D1: Dwelling must be insured to <b>market value</b> , excluding land value.<br>D3: Dwelling must be insured to <b>100% full replacement cost</b> , excluding land value. |
| 3. Whole Dollar Rule       | All premiums shall be rounded to the <b>nearest whole dollar</b> .   |
| 4. Cancellation Rule       | <b>No flat cancellation</b> is allowed if coverage has been provided under our policy.   |
| 5. Transfer or Assignment  | Our policies may <b>not</b> be transferred or assigned.  |
| 6. Minimum Written Premium | There is a \$50 <b>minimum written</b> premium for all programs.   |
| 7. Inspections             | An inspection report may be reviewed as part of the underwriting evaluation for any applicant.   |
| 8. Claims Verification     | A C.L.U.E. report will be ordered to verify claim history.   |
| 9. Insurance Score         | Insurance Score will be used to determine financial responsibility.  |

## DEFINITIONS

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|---------------------------------|--|
| 1. Owner Occupied Dwellings     | Dwellings owned by the insured that are occupied on a <b>full-time</b> basis as the insured's primary residence for <b>at least five (5)</b> 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 <b>non-continuous</b> basis as the insured's secondary or seasonal residence for less than five (5) consecutive months. (Dwellings may not be rented to others for any length of time.) |
| 3. Rental Dwellings             | Dwellings owned by the insured that are rented to others for residential purposes.   |
| 4. Vacant Dwellings             | Dwellings, manufactured and/or modular homes that are unoccupied, whether or not the contents have been removed.   |
| 5. Supplemental Heating Device  | Wood, coal or pellet burning stoves, space heaters, and any other heating device that is not centralized.<br><br><b>Portable kerosene heaters or space heaters are ineligible.</b>   |

## 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 American Modern 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

- ◆ 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](http://www.amig.com/agents/bindres.html)**

# QUOTING PROCEDURE

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**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 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.

## DIRECT BILL PREMIUM PLANS

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**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 60, day 150, & day 240.
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.**

# NCRB TERRITORY DEFINITIONS

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## **Territory 83 (7)**

Beach Areas\* in Carteret, Currituck, Dare, and Hyde Counties

## **Territory 84 (8)**

Beach Areas\* in Brunswick, Carteret, New Hanover, Onslow & Pender Counties

## **Territory 60 (32)**

City of Durham

City of Raleigh

## **Territory 69 (34)**

Cumberland County

## **Territory 61 (36)**

City of Greensboro

City of Winston-Salem

## **Territory 62 (38)**

City of Charlotte

## **Territory 63 (39)**

Gaston County

Mecklenburg County (other than city of Charlotte)

Union County

## **Territory 80 (41)**

Bladen County

Columbus County

Robeson County

## **Territory 85 (52)**

Brunswick County (other than Beach area)

Carteret County (other than Beach area)

New Hanover County (other than beach area)

Onslow County (other than beach area)

Pender County (other than beach area)

## **Territory 86 (49)**

Beaufort County

Camden County

Chowan County

Craven County

Jones County

Pasquotank County

Perquimans County

Tyrrell County

Washington County

## **Territory 87 (48)**

Currituck (other than beach area)

Dare County (other than beach area)

Hyde County (other than beach area)

Pamlico County

## **Territory 64 (44)**

Anson County

Montgomery County

Richmond County

## **Territory 81 (45)**

Bertie County

Duplin County

Gates County

Greene County

Hertford County

Lenoir County

Martin County

Pitt County

Sampson County

Wayne County

## **Territory 65 (46)**

Caswell County

Granville County

Person County

Vance County

Warren County

## **Territory 82 (47)**

Edgecombe County

Franklin County

Halifax County

Harnett County

Hoke County

Johnston County

Lee County

Moore County

Nash County

Northampton County

Scotland County

Wilson County

## **Territory 66 (53)**

Chatham County

Durham County

Orange County

Wake County

## **Territory 67 (57)**

Alamance County

Davidson County

Forsyth County (other than city of Winston-Salem)

Guilford County (other than city of Greensboro)

Randolph County

Yadkin County

## **Territory 68 (60)**

Alexander County

Alleghany County

Ashe County

Avery County

Buncombe County

Burke County

Cabarrus County

Caldwell County

Catawba County

Cherokee County

Clay County

Cleveland County

Davie County

Graham County

Haywood County

Henderson County

Iredell County

Jackson County

Lincoln County

Macon County

Madison County

McDowell County

Mitchell County

Polk County

Rockingham County

Rowan County

Rutherford County

Stanly County

Stokes County

Surry County

Swain County

Transylvania County

Watauga County

Wilkes County

Yancey County

Coastal Territories 83, 84, 85, 86, and 87 have been restricted for new business. Territory definitions are dictated by the North Carolina Rating Bureau (NCRB). The territory definition number has been modified to accommodate our system capabilities. American Modern Select's territory definition will be listed first, with the NCRB's definition listed in parentheses.

# TARGET MARKET

- DP-1**
- Designed to meet the needs of the dwelling owner that has RENTAL, SEASONAL property or OWNER occupied when the owner does not desire and/or qualify for coverage on a homeowners form. Risks should be in "fair" or better condition.

"Fair condition" means the home is structurally sound with no visible sagging porches or rooflines. An average home may also need cosmetic repairs such as paint, missing shutters, or other items that may affect the visible condition but does not affect the integrity of the structure.

"Unacceptable condition" includes, but is not limited to, broken or boarded up windows, unrepaired vandalism or damage, sagging porches and roofs, or excessive debris in the yard.

- DP-1 Vacant**
- Designed for dwellings that are in "fair" or better condition, which exhibit proper maintenance, and are temporarily VACANT due to one of the following conditions:

- ◆ Renovation or remodeling
- ◆ Between tenancy or real estate closings
- ◆ Dwellings held for sale and on the market
- ◆ Investment properties

For vacant homes, the dwelling must show signs of continued maintenance such as mowed lawns and yards relatively clean of debris.

**Dwellings vacant more than 12 months must be submitted for approval prior to binding.**

- ◆ Special attention must be given to the upkeep of the property and the reason the home remains vacant.

**Vacant Manufactured Homes are eligible for this program.**

- DP-3**
- Designed to accept individuals who have OWNER, RENTAL or SEASONAL properties that would normally qualify for coverage through a standard carrier. All homes must be 80 years of age or newer.

The program may also be used to accept individuals who may have difficulty obtaining homeowner insurance with standard carriers due to unfavorable liability exposures, such as a swimming pool, trampoline, business exposure, or animals.

Risks must be in above average to excellent condition and reflect responsible ownership in the maintenance and upkeep of the property.

## PRIOR LOSS HISTORY

		DP-1	DP-3
LOSSES IN THE PAST 3 YEARS		<b>Maximum 3 losses.</b> No more than 1 fire or liability loss. No more than 2 of any other single cause of loss excluding weather.	Up to 1 non-weather loss and 2 weather losses.
		If the applicant has <b>more than 5 rental properties</b> and incurred losses exceed these guidelines then, Submit, Do Not Bind.	
SUBMIT, DO NOT BIND	<b>FIRE LOSSES &gt; \$10,000</b>	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.	
	<b>ALL LIABILITY LOSSES</b>	Maximum available \$100,000 Liability and \$1,000 Med Pay.	
	<b>THEFT LOSSES &gt; \$5,000</b>	Provide preventative measures taken.	
	<b>WATER LOSSES &gt; \$5,000</b>	N/A	Mold inspection from applicant may be required.
<b>GENERAL GUIDELINES</b>		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.	

# RISKS CHARACTERISTICS

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<b>Animals</b>	<ul style="list-style-type: none"><li>◆ Applicants with large, unusual, exotic, vicious, or potentially vicious animals are <b>ONLY</b> acceptable with the Animal Liability Exclusion, or if the policy is written without liability coverage. Animals in this category include, but are not limited to:<ul style="list-style-type: none"><li>Animals with a previous bite history or vicious propensities</li><li>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.</li></ul></li></ul>
<b>Swimming Pools</b>	<ul style="list-style-type: none"><li>◆ In-ground pools must have a fence, at least four feet high with a locking gate that encloses the pool.</li><li>◆ 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.</li><li>◆ Risks not meeting this criteria are acceptable if liability coverage is <b>NOT</b> included.</li><li>◆ Rental and Vacant dwellings with swimming pools are ineligible unless written without Liability coverage.</li></ul>
<b>Roof</b>	<ul style="list-style-type: none"><li>◆ DP-1: No age restriction.</li><li>◆ DP-3: Must be 20 years of age or newer. Exceptions to this rule are tile and concrete tile roofs, steel or heavy gauge metal roofs. Aluminum, metal (specific type unknown), tin, and flat roofs are <b>NOT</b> acceptable.</li></ul>
<b>Wiring</b>	<ul style="list-style-type: none"><li>◆ DP-1 &amp; DP-3: Knob &amp; tube wiring is <b>NOT</b> acceptable.</li><li>◆ DP-3: <b>Must</b> have circuit breakers. Fuse boxes (full or partial) are <b>NOT</b> acceptable.</li></ul>
<b>Heating</b>	<ul style="list-style-type: none"><li>◆ Primary heat source must be thermostatically controlled and <b>NOT</b> a supplemental heating device.</li></ul>
<b>Supplemental Heating</b>	<ul style="list-style-type: none"><li>◆ Supplemental heating devices include wood/coal/pellet or any other solid fuel burning device.<ul style="list-style-type: none"><li>○ Kerosene and other portable space heaters are <b>NOT</b> acceptable.</li></ul></li><li>◆ <b>Note:</b> Fireplaces are <b>NOT</b> considered supplemental heating devices unless equipped with a fireplace insert.</li></ul>
<b>Business on Premises</b>	<ul style="list-style-type: none"><li>◆ Applicants with employees are acceptable if liability coverage is <b>NOT</b> included.</li></ul>
<b>Farming on Premises</b>	<ul style="list-style-type: none"><li>◆ Acceptable if liability coverage is <b>NOT</b> included.</li></ul>
<b>In Name of Corporation</b>	<ul style="list-style-type: none"><li>◆ Owner-occupied acceptable if liability coverage is <b>NOT</b> included.</li><li>◆ Premises liability coverage is available for Rental and Seasonal risks.</li></ul>
<b>Non-Renewed Or Canceled</b>	<ul style="list-style-type: none"><li>◆ Applicants non-renewed or canceled by the prior carrier due to underwriting reasons must provide reason for non-renewal or cancellation.</li><li>◆ <b>DP-3 Only: Submit, Do Not Bind applicants with this characteristic.</b></li></ul>
<b>Steps, Porches and Decks</b>	<ul style="list-style-type: none"><li>◆ Must have secured handrails if 3 feet or more above the ground.</li><li>◆ Risks not meeting this criteria are acceptable if liability coverage is NOT included.</li></ul>
<b>Uninsured Properties</b>	<ul style="list-style-type: none"><li>◆ If the risk has been uninsured for 31-90 days <b>DO NOT BIND/SUBMIT</b> with explanation.</li><li>◆ If the risk has been uninsured for more than 90 days then <b>DO NOT BIND/DO NOT SUBMIT</b>. Special exceptions may be made for extenuating circumstances. Please contact your underwriter for consideration with full details.</li></ul>



# RISKS THAT ARE NOT ACCEPTABLE

## DO NOT BIND • DO NOT SUBMIT

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- 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
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- Dwellings** ◆ Attached to, occupied as, or converted from a commercial risk
- With these characteristics* ◆ Condemned or abandoned
- ◆ Under construction
  - ◆ Undergoing major renovations that require the dwelling to be unoccupied (unless written in the Vacant Dwelling program)
  - ◆ Unrepaired or existing damage (unless written in the Vacant Dwelling program)
  - ◆ Hand hewn log homes, earth homes, dome homes, open pier homes, stilt homes, row homes, town homes or condominiums
  - ◆ Manufactured homes, modified manufactured homes, or trailers (if vacant, manufactured homes may be eligible for the Vacant Dwelling Program)
  - ◆ Open foundations (DP-3 Only)
  - ◆ Constructed of metal
  - ◆ Non-conventional construction or design (*Shell homes, Do-It-Yourself construction, or homemade homes*)
  - ◆ Primary heat source NOT thermostatically controlled or a supplemental heat source
  - ◆ Kerosene or portable space heaters
  - ◆ Underground fuel tank on premises if liability coverage is included on policy
  - ◆ Without smoke detectors (unless written in the Vacant Dwelling program)
  - ◆ Flat roofs or tin roofs (DP-3 Only)
  - ◆ Without utilities such as natural gas, electric, or water
  - ◆ In the name of a corporation if liability coverage is included on policy
  - ◆ 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 policy
  - ◆ Fraternities, sororities, student housing or other similar types of occupancies
  - ◆ In a landslide or isolated area, not accessible by road
  - ◆ In a forest fire, brush fire area or within 500 feet of brush
  - ◆ Dwellings located in Territories 83, 84, 85, 86, and 87
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- Other Structures** ◆ In poor physical condition and not properly maintained
- With these characteristics* ◆ Kerosene or portable space heaters

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

### **CANCELLATION PROCEDURES**

American Modern Insurance Group, Inc. will accept a request to cancel a policy when we receive that request within 90 days of the requested cancellation date, and the request is accompanied by proper documentation. If the request is received more than 90 days after the requested cancellation date, the effective date of the cancellation will be the date the request was received at American Modern Insurance Group, Inc. unless: Insured no longer had a financial interest in the risk as of the requested cancellation date; The request to cancel is due to a total loss; Duplicate American Modern policy providing coverage for the same risk exists.



# OPTIONAL COVERAGES

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes		
<b>Personal Liability</b>	Owner	\$25,000	<b>1-4 Fam</b>		\$500 Medical Payments each person, \$25,000 each occurrence	\$10,000 Animal Liability Sub-Limit applies.	<b>K3</b>	
		\$50,000	\$35.00					
		\$100,000	\$50.00					
		\$200,000	\$70.00					
		\$300,000	\$85.00					
		\$500,000	\$100.00	\$125.00				
<b>Premises Liability</b>	Rental Seasonal	\$25,000	<b>1-4 Fam</b>		\$500 Medical Payments each person, \$25,000 each occurrence.	\$10,000 Animal Liability Sub-Limit applies.	<b>L2</b>	
		\$50,000	\$35.00					
		\$100,000	\$50.00					
		\$200,000	\$70.00					
		\$300,000	\$85.00					
		\$500,000	\$100.00	\$125.00				
<b>Premises Liability</b>	Vacant	\$25,000	<b>3 Month 6 Month</b>		\$500 Medical Payments each person, \$25,000 each occurrence.	\$10,000 Animal Liability Sub-Limit applies.	<b>L2</b>	
		\$50,000	\$9.00	\$18.00				
		\$100,000	\$13.00	\$25.00				
		\$200,000	\$18.00	\$35.00				
		\$300,000	\$21.00	\$43.00				
		\$500,000	\$25.00	\$50.00				
<b>Medical Payments - Personal and Premises Liability</b>	Owner Rental Seasonal Vacant	\$1,000/\$25,000	\$5.00 for \$1,000 of coverage		\$500/\$25,000		<b>BA</b>	
<b>Personal Property</b>	Owner Rental Seasonal	Min: \$1,000	NCRB Regulated, Contact Company for quote		None		<b>711-713, 7J7-7J9, 731-733, 7K7-7K9</b>	
		Max: 100% of Coverage A						
<b>Other Structures</b>	Owner Rental Seasonal Vacant	Max: 50% of Coverage A, not to exceed \$40,000	NCRB Regulated, <b>D1</b>		<b>DP1:</b> 10%, reduces Coverage A <b>DP-3:</b> 10%		<b>2D, 7G</b>	
			<b>PC 1-8</b> \$3.50 per \$1,000					
			<b>PC 9-10</b> \$5.50 per \$1,000					
			<b>D3</b>					
			NCRB Regulated, <b>D1</b>					
			<b>PC 1-8</b> \$4.50 per \$1,000					
			<b>PC 9-10</b> \$6.50 per \$1,000					
<b>Additional Living Expense</b>	Owner DP1 Only	Max: 20% of Coverage A	NCRB Regulated <b>D1</b>		<b>DP1:</b> 10%, reduces Coverage A		<b>7K, 7L</b>	
			<b>PC 1-8</b> \$3.50 per \$1,000					
		<b>PC 9-10</b> \$5.50 per \$1,000						
<b>Vandalism &amp; Malicious Mischief</b>	Owner Rental Vacant	Coverage must be equal to Coverage A	NCRB Regulated Rates per \$1,000		<b>DP3:</b> Included		<b>B2</b>	
			<b>Owner/Rental</b> \$ .17					
			<b>3 Mo Vacant</b> \$2.325					
			<b>6 Mo Vacant</b> \$4.65					
<b>Animal Liability Exclusion</b>	Owner Rental Seasonal Vacant		(\$3.00)			Removes \$10,000 Animal Sub-Limit	<b>LE, PT</b>	

# CREDITS/SURCHARGES

Credit/Surcharge	Description	Rate	Important Information	Code	
<b>Protective Device Credit Maximum Credit 10%</b>	Central Reporting Fire Dept. Reporting Local Fire Alarm Fire Extinguisher	(10%) (7%) (5%) (5%)	Credit is applied to Fire Coverage premium.	<b>CR</b> <b>FD</b> <b>72</b> <b>FE</b>	
<b>All Peril Deductible (Available in Territories 61-63, 67 &amp; 68)</b>	\$100 \$250 \$500 \$1,000 \$2,500	5% 0% (5%) (11%) (19%)	See Pg. 1 for included deductible. Credit or Surcharge is applied to Fire and Extended Coverage premium unless a separate Wind and Hail deductible has been purchased, then the credit or surcharge only applies to the Fire Coverage premium.	<b>H8</b>	
<b>Windstorm and Hail Ded. Coverage A, B, E (Mandatory in Territories 60, 64-66, 69, 80-87)</b>	\$100/ 1%, 2%, 5% \$250/ 1%, 2%, 5% \$500/ 1%, 2%, 5% \$1,000/ 1%, 2%, 5% \$2,500/ 1%, 2%, 5%	(1%), (8%), (18%) (7%), (14%), (23%) (12%), (19%), (29%) (28%), (28%), (37%) (51%), (51%), (52%)	See Pg. 1 for included deductible. Credit is applied to Extended Coverage premium.	<b>WH</b>	
<b>Windstorm and Hail Ded. Coverage C (Mandatory in Territories 60, 64-66, 69, 80-87)</b>	\$100/ 1%, 2%, 5% \$250/ 1%, 2%, 5% \$500/ 1%, 2%, 5% \$1,000/ 1%, 2%, 5% \$2,500/ 1%, 2%, 5%	7%, 7%, 7% (1%), (1%), (1%) (10%), (10%), (10%) (28%), (28%), (28%) (51%), (51%), (51%)	See Pg. 1 for included deductible. Credit or Surcharge is applied to Extended Coverage premium.	<b>WH</b>	
<b>Mitigation Credits</b>					
<b>Coverage A:</b>		<b>Terr. 83</b> <b>Terr. 84</b> <b>Terr. 85</b> <b>Terr. 86&amp;87</b>	Discount will not appear on modernLINK. Please provide documentation showing that upgrades have met the IBHS standards to your underwriter. Add on code <b>WH</b> must apply to the policy. Credits cannot be combined.		
Total Hip Roof		\$10 \$10 \$5 \$5		<b>M0</b>	
Opening Protection		\$11 \$10 \$5 \$5		<b>M1</b>	
Total Hip Roof and Opening Protection		\$21 \$20 \$10 \$10		<b>M2</b>	
<u>IBHS Designation:</u>					
Hurricane fortified for Safer Living		\$34 \$35 \$18 \$13		<b>M3</b>	
Hurricane fortified for Existing Homes Bronze - Option 1		\$8 \$8 \$4 \$4		<b>M4</b>	
Hurricane fortified for Existing Homes Bronze - Option 2		\$13 \$13 \$7 \$5		<b>M5</b>	
Hurricane fortified for Existing Homes Silver - Option 1		\$21 \$22 \$11 \$7		<b>M6</b>	
Hurricane fortified for Existing Homes Silver - Option 2		\$25 \$26 \$13 \$8		<b>M7</b>	
Hurricane fortified for Existing Homes Gold - Option 1		\$27 \$27 \$13 \$10		<b>M8</b>	
Hurricane fortified for Existing Homes Gold - Option 2		\$31 \$32 \$16 \$11		<b>M9</b>	
<b>Coverage C:</b>		<b>Terr. 83</b> <b>Terr. 84</b> <b>Terr. 85</b> <b>Terr. 86&amp;87</b>			
Total Hip Roof		\$1 \$1 \$1 \$1		<b>M0</b>	
Opening Protection		\$1 \$1 \$1 \$1		<b>M1</b>	
Total Hip Roof and Opening Protection		\$2 \$2 \$1 \$1	<b>M2</b>		
<u>IBHS Designation:</u>					
Hurricane fortified for Safer Living		\$5 \$5 \$3 \$2	<b>M3</b>		
Hurricane fortified for Existing Homes Bronze - Option 1		\$1 \$1 \$1 \$1	<b>M4</b>		
Hurricane fortified for Existing Homes Bronze - Option 2		\$2 \$2 \$1 \$1	<b>M5</b>		
Hurricane fortified for Existing Homes Silver - Option 1		\$3 \$3 \$2 \$1	<b>M6</b>		
Hurricane fortified for Existing Homes Silver - Option 2		\$3 \$4 \$2 \$1	<b>M7</b>		
Hurricane fortified for Existing Homes Gold - Option 1		\$4 \$4 \$2 \$1	<b>M8</b>		
Hurricane fortified for Existing Homes Gold - Option 2		\$4 \$4 \$2 \$2	<b>M9</b>		

# FORMS LISTING (For Reference Only)

Form Number	Title											
0110-4269	Declarations Page											
S2321 (04/08) DP 00 01 07 88	Dwelling Property - Basic Form (DP-1)											
S2323 (04/08) DP 00 03 07 88	Dwelling Property - Special Form (DP-3)											
D1D3APP-NC INS (09/06)	Application											
<b>BASIC PROGRAM - MANDATORY ENDORSEMENTS</b>						<b>DP-1</b>			<b>DP-3</b>			
						<b>O</b>	<b>R</b>	<b>S</b>	<b>V</b>	<b>O</b>	<b>R</b>	<b>S</b>
SDA32 (01/09) DP 32 32 01 09	Special Provisions	X	X	X	X	X	X	X	X	X	X	
SDH32 (04/08) DP 03 12 05 94	Windstorm and Hail Percentage Deductible <b>(Renewals only for Territories 60, 64-66, 69, 80-87)</b>	X	X	X	X	X	X	X	X	X	X	
SDN37 (10/04) IL N 001 09 03	Fraud Statement	X	X	X	X	X	X	X	X	X	X	
<b>BASIC PROGRAM - OPTIONAL ENDORSEMENTS</b>												
SDV00 (10/04) DP 04 40 07 88	Vandalism and Malicious Mischief	X	X			X						
70399 (03/85)	Notice of Cancellation or Non-Renewal	X	X	X	X	X	X	X	X	X	X	
SDX32 (10/04) DP 12 10 07 88	General Change	X	X	X	X	X	X	X	X	X	X	
72677 (02/06) DP 04 14 07 88	Additional Living Expense	X										
SDQ32 (09/07) DP 32 50 07 92	Premises Alarm or Fire Protection System	X	X	X	X	X	X	X	X	X	X	
SDH32 (04/08) DP 03 12 05 94	Windstorm and Hail Percentage Deductible	X	X	X	X	X	X	X	X	X	X	
<b>LIABILITY - MANDATORY ENDORSEMENTS</b>												
S2005 (07/88) DL 24 01 07 88	Comprehensive Personal Liability Policy	X	X	X	X	X	X	X	X	X	X	
DLB00 (02/00)	Assault and Battery Exclusion	X	X	X	X	X	X	X	X	X	X	
DLE00 (03/00)	Punitive or Exemplary Damages Exclusion	X	X	X	X	X	X	X	X	X	X	
L0132 (08/92) DL 01 32 08 92	Special Provisions - NC	X	X	X	X	X	X	X	X	X	X	
SLM00 (06/02)	Personal Liability Mold Exclusion	X	X	X	X	X	X	X	X	X	X	
71476 (05/99)	Personal Liability Total Pollution Exclusion	X	X	X	X	X	X	X	X	X	X	
73183 (05/06)	Special Limit for Animal Liability	X	X	X	X	X	X	X	X	X	X	
73184 (05/99)	Business, Commercial or Farming Enterprise Exclusion	X	X	X	X	X	X	X	X	X	X	
SLH32 (11/04) DL 24 16 07 88	No Coverage for Home Day Care Business	X	X	X	X	X	X	X	X	X	X	
73186 (03/00)	Personal Liability Lead Contamination Exclusion	X	X	X	X	X	X	X	X	X	X	
PL032 (11/04) DL 24 11 07 88	Premises Liability Insurance		X	X	X				X	X		
<b>LIABILITY - OPTIONAL ENDORSEMENTS</b>												
73182 (05/99)	Animal Liability Exclusion	X	X	X	X	X	X	X	X	X	X	
<b>IMPORTANT NOTICES</b>												
DN032 (04/08)	North Carolina Dwelling Policy Program Notice to Policyholders	X	X	X	X	X	X	X	X	X	X	
IN091 (08/05)	Important Notice Regarding Dwelling Limit								X	X	X	
IN116 (01/07)	Important Notice - No Flood or Earthquake Coverage	X	X	X	X	X	X	X	X	X	X	
IN183 (05/11)	Important Notice of Premium Discounts for Hurricane Loss Mitigation (Territories 83-87)	X	X	X	X	X	X	X	X	X	X	
IND77 (07/06)	Important Notice - (Notice of Rate Change - North Carolina)	X	X	X	X	X	X	X	X	X	X	
SDN30 (06/06)	Dwelling Policy Notice to Policyholders - Provisions of Terrorism Coverage		X						X			
V9295 (11/05)	Summary of Rights	X	X	X	X	X	X	X	X	X	X	

# 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 MODERN SELECT INSURANCE COMPANY**

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

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