



**AMERICAN MODERN SELECT
INSURANCE COMPANY**

(085)

New Business 06-26-11

Renewal Business 07-02-11

Revised 10-18-11

DP-3

DP-1

DP-1 Vacant

Specialty Dwelling Program Manual

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

Eligibility & Coverages			
	DP-3	DP-1	DP-1 Vacant
Target Market	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. Also, stand alone structures like pole barns, camping structures, boat houses, etc. See Risk Characteristic section for details	Dwellings, Manufactured Homes and Condominiums temporarily vacant due to renovation, lapse in tenancy, real estate closing, or being held for sale.
Condition of Home	Above average to excellent condition.	Fair or better condition.	Fair or better condition, exhibiting proper maintenance.
Policy Form	S2002 (07/88)	S2001 (07/88)	S2001 (07/88)
Policy Term	12 months Effective 12:01 AM Standard Time	12 months Effective 12:01 AM Standard Time	3, 6 or 12 months Effective 12:01 AM Standard Time
Loss Settlement	Replacement Cost	Actual Cash Value	Actual Cash Value
Optional Loss Settlement Options	ACV or Agreed Value Modified Functional Replacement Cost	Full Repair Cost	
Minimum Dwelling Value	\$75,000	\$10,000 (\$5,000 Seasonal)	\$10,000 (Mobile Home Vacant \$5,000)
Maximum Dwelling Value	\$500,000	\$500,000	\$1,000,000
Maximum Dwelling Age	80 years of age	no age limit	no age limit
Occupancy	Owner, Rental, Seasonal	Owner, Rental, Seasonal	Vacant
Multi-Family	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
Location of Home	Protection Classes 1 - 10	Protection Classes 1 - 10	Protection Classes 1 - 10
Supplemental Heating Device	\$50 surcharge	\$50 surcharge	N/A
Perils Insured Against			
Dwelling & Other Structures	Comprehensive Coverage 1%, 2% or 5% Wind & Hail Ded. \$500 All Other Peril Deductible	Named Peril (Fire & E.C.) 1%, 2% or 5% Wind & Hail Ded. \$500 All Other Peril Deductible	Named Peril (Fire & E.C.) 1%, 2% or 5% Wind & Hail Ded. \$500 All Other Peril Deductible
Personal Property (optional)	Named Peril	Named Peril (Fire & E.C.)	Named Peril (Fire & E.C.)
Additional Coverages Automatically Included			
Other Structures	Up to 10% of Coverage A limit	Up to 10% of Coverage A limit (reduces amount of Coverage A)	Up to 10% of Coverage A limit (reduces amount of Coverage A)
Debris Removal	Reasonable Expense Up to 10% of Coverage A limit	Reasonable Expense Up to 10% of Coverage A	Reasonable Expense Up to 10% of Coverage A
Rental Value		(reduces amount of Coverage A)	(reduces amount of Coverage A)
Reasonable Repairs	Reasonable and Necessary	Reasonable and Necessary	Reasonable and Necessary
Fire Department Ser. Charge	Up to \$500	Up to \$500	Up to \$500
Optional Additional Coverages			
Additional Living Expense	Owner Occupied only 10% of Coverage A Included	Up to 20% of Coverage A Owner Occupied only	<i>not available</i>
Deductible Change Options	<u>All Other Perils</u> \$1,000 \$2,500 \$5,000	<u>All Other Perils</u> \$1,000 \$2,500 \$5,000	<u>All Other Perils</u> \$1,000
Fair Rental Value	<i>available</i>	<i>available</i>	<i>not available</i>
Personal Property Replacement Cost	<i>available</i>	<i>not available</i>	<i>not available</i>
Personal Liability Coverage	Owner-Occupied only	Owner-Occupied only	<i>not available</i>
Premises Liability Coverage	Rental & Seasonal	Rental & Seasonal	<i>available</i>
Residence Burglary	<i>available</i>	<i>available</i>	<i>available</i>
V&MM (excluded for rental risks if intentional act by tenant)	<i>included</i>	Owner & Rental	<i>available</i>
Structure Endorsement	<i>not available</i>	Seasonal Only	<i>not available</i>
Short Term Rental	Rental Only	Rental Only	<i>not available</i>
Occasional Rental	Owner & Seasonal	Owner & Seasonal	<i>not available</i>
Vacancy Permission	<i>available</i>	<i>available</i>	<i>included</i>
Identity Recovery	Owner & Seasonal	Owner & Seasonal	<i>not available</i>
Builders Risk	<i>not available</i>	<i>not available</i>	<i>available</i>

RULES AND DEFINITIONS

GENERAL RULES AND RATING INFORMATION

- | | |
|---------------------------------------|--|
| 1. Application | The agent's and applicant's signatures are required . |
| 2. Insurance to Value | D1: Dwelling must be insured to market value (excluding land value) not to exceed replacement cost .
D3: Dwelling must be insured to 100% full replacement cost , excluding land value. Dwelling must be insured to 100% Market Value , excluding land value, if ACV is chosen. |
| 3. Whole Dollar Rule | All premiums shall be rounded to the nearest whole dollar . |
| 4. Cancellation Rule | No flat cancellation is allowed if coverage has been provided under our policy. |
| 5. Transfer or Assignment | Our policies may not be transferred or assigned. |
| 6. Minimum Written Premium | There is a \$100 minimum written premium for all programs. |
| 7. Inspections | An inspection report may be reviewed as part of the underwriting evaluation for any applicant. A \$35 Inspection Fee will be charged when ordered. |
| 8. 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. |
| 9. Claims Verification | A C.L.U.E. report showing past claims history will be ordered. |
| 10. 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 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 unless Occasional Rental Coverage applies.) |
| 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. (Dwellings may not be rented to others for any length of time unless Occasional Rental Coverage applies.) |
| 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 or condominiums 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. The thermostatically controlled space heaters do not require the Supplemental Heating Device Surcharge.
Portable kerosene heaters or space heaters are ineligible. |
| 6. Stand Alone Structure | Structure must have a roof and may or may not be fully enclosed and does not have living quarters. Examples include pole barns, camping structures and covered boat slips. |
| 7. Row Home / Town Home | More than 2 residences where the interior and exterior is owned by the insured and is connected by a common wall to other dwellings/units not owned by our insured. Risk should not be considered a condominium. |

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 continues 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

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 shall review your credit report or obtain or use an insurance credit score based on the information contained in that credit report. We may use a third party in connection with the development of your insurance credit score. You may request that your credit information be updated and if you question the accuracy of the credit information we will, upon your request, reevaluate you based on corrected credit information from a Consumer Reporting Agency.

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 60** – Remainder of State
- Territory 61** – Counties: Gloucester, Lancaster, Mathews, Middlesex, Northumberland, and York
Cities: Chesapeake, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk,
- Territory 62** – City of Richmond
- Territory 63** – Counties: Arlington, Buchanan, Dickenson, Russell, Tazewell
Cities: Alexandria, Fairfax, Falls Church
- Territory 64** – Counties: Accomack and Northampton (Restricted for new business)
City: Virginia Beach including the definition of City of Virginia Beach, below.
- Territory 65** – City: James
- Territory 66** – Counties: Brunswick, Caroline, Chesterfield, Dinwiddie, Essex, Hanover, Henrico, King and Queen, King George, King William, Prince George, Richmond, Southampton, Sussex, Westmoreland
City: Charles, Petersburg
- Territory 67** – Counties: Isle of Wight, Surry

City of Virginia Beach

Starting northward from the North Carolina border, east of the line running along the western shore of the Back Bay area to where Hell Point Creek to Lake Tecumseh and Redwing Lake meet; from Redwing Lake along a creek to Lake Christine; then, along South Surfside Avenue to Dare Drive and North to Lake Wesley; across Rudee Inlet to Atlantic Avenue, extending along Atlantic Avenue to Cape Henry Lighthouse. Also, all islands that are part of, or east of, the Chesapeake Bay Bridge Tunnel.

Northampton and Accomack Counties

The following and similar localities not specifically named, being the marshlands, necks and islands east of the Eastern Shore Peninsula;

Adams Island	Chincoteague Island	Little Cobb Island	Morris Island	Wallops Island
Assateague Island	Cobb Island	Long Point Island	Matomkin Island	Wreck Island
Assawaman Island	Fisherman Island	Mink Island	Myrtle Island	
Cedar Island	Hog Island	Mockhorn Island	Parramore Island	
	Piney Island	Ship Shoal Island	Smith Island	

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 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. Enter the down payment via modernLINK while inputting the application. Print form 00220-08-G, have the insured sign the completed form, and file in your records with voided check/withdraw slip attached. The customer may choose the date of automatic withdrawal.

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

TARGET MARKET

- DP-1**
- Designed to meet the needs of the dwelling owner that has RENTAL, VACANT or 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. For vacant homes, the dwelling must show signs of continued maintenance such as mowed lawns and yards relatively clean of debris.

- 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
 - Dwellings vacant more than 12 months must be submitted for approval with 2 photos (front and back) prior to binding. Photos may be emailed to your underwriter directly or to the underwriting mailbox at underwriting@amig.com. If you are a subproducer please email your General Agent. Please include insured's name and quote number on the email.**
 - Special attention must be given to the upkeep of the property and the reason the home remains vacant. For vacant homes, the dwelling must show signs of continued maintenance such as mowed lawns and yards relatively clean of debris.

Vacant Manufactured Homes and Condominiums 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 dwellings with 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.
 - Risks with peeling paint, sagging gutters, overgrown premises, or cluttered with debris about the premises are not acceptable.

UNDERWRITING REQUIREMENTS

A **CLUE report** will be obtained for all new business risks. A Brush Report may be obtained for new business.

PRIOR LOSS HISTORY

		DP-1	DP-3
LOSSES IN THE PAST 3 YEARS		Maximum 3 losses. 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 more than 5 rental properties and incurred losses exceed these guidelines then, Submit, Do Not Bind.	
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 available \$100,000 Liability and \$1,000 Med Pay.	
	THEFT LOSSES > \$5,000	Provide preventative measures taken.	
	WATER LOSSES > \$5,000	N/A	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.	

RISKS 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 if the policy is written without liability coverage. 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.
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 acceptable if liability coverage is NOT included.
Roof	<ul style="list-style-type: none"> ◆ DP-1: No age restriction. ◆ DP-3: Must be 20 years of age or newer. Exceptions to this rule are tile, slate and concrete tile roofs. Aluminum , metal (specific type unkown), tin, and flat roofs are NOT acceptable.
Wiring	<ul style="list-style-type: none"> ◆ DP-1 & DP-3: Knob & tube wiring is NOT acceptable. ◆ DP-3: Must have circuit breakers. Fuse boxes (full or partial) are NOT acceptable.
Heating	<ul style="list-style-type: none"> ◆ Primary heat source must be thermostatically controlled and NOT a supplemental heating device, unless written as a Seasonal DP-1.
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.
Row Homes or Town Homes	<ul style="list-style-type: none"> ◆ Must have firewalls separating each unit. ◆ Roof must have a pitch. No flat roofs. DP-3 Only
Business on Premises	<ul style="list-style-type: none"> ◆ Applicants with employees are acceptable if liability coverage is NOT included.
Farming on Premises	<ul style="list-style-type: none"> ◆ Acceptable if liability coverage is NOT included.
In Name of Corporation	<ul style="list-style-type: none"> ◆ Owner-occupied acceptable if Personal Liability coverage is NOT included. ◆ Premises liability coverage is available for Rental and Seasonal risks.
Non-Renewed Or Canceled	<ul style="list-style-type: none"> ◆ Applicants non-renewed or canceled by the prior carrier due to excess losses, large losses, payment problems or physical hazards must provide reason for non-renewal or cancellation. Submit, Do Not Bind applicants with this characteristic.
Steps, Porches and Decks	<ul style="list-style-type: none"> ◆ Must have secured handrails if 3 feet or more above the ground. ◆ Risks not meeting this criteria are acceptable if liability coverage is NOT included.
Uninsured Properties	<ul style="list-style-type: none"> ◆ The following applies for Seasonal DP-1: <ul style="list-style-type: none"> ○ If dwelling value is greater than \$30,000 and dwelling has been uninsured for more than 30 days, DO NOT BIND/SUBMIT for approval with explanation. ○ If the dwelling value is less than \$30,000, there is no prior insurance requirement. ◆ For all DP-3 and Owner, Rental and Vacant DP-1: <ul style="list-style-type: none"> ○ 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. Speical exceptions may be made for extenuating circumstances. Please contact your underwriter for consideration with full details.
Occasional Rental	<ul style="list-style-type: none"> ◆ Home must be occupied for at least 4 months and only occasionally rented. ◆ Vandalism and Malicious Mischief Tenant exclusions will not apply.
Short Term Rental	<p>The following applies to Rental DP-1 and DP-3.</p> <ul style="list-style-type: none"> ◆ The Lease Term must be less than 3 months and can be a weekly rental. ◆ Insured lives within 100 miles of the property or the property is managed by a property manager. ◆ Vandalism and Malicious Mischief Tenant exclusions will not apply. ◆ Reduction in Coverage when Vacant or Unoccupied will not apply.

RISKS CHARACTERISTICS (continued)

Supporting Business	<ul style="list-style-type: none"> ◆ DP-1 and DP-3 can be written on a stand-alone basis.
Stand Alone Other Structures	<ul style="list-style-type: none"> ◆ Structure Endorsement –DPB45 (10/08) <ul style="list-style-type: none"> ○ The Structure Endorsement will provide coverage for structures used for seasonal purposes such as camping structures, casitas, boat houses (no living quarters) or covered boat slips and also structures like pole barns. ○ Coverage A will be provided on these risks with the same options available in our Seasonal DP-1 Program. ○ When the Structure Endorsement is attached, we allow boat house structures and covered boat slips to be written. No liability is available for boat houses/covered slips. Please note: For mechanical lift coverage, please see our First Choice Watercraft Program for coverage availability. We also permit the open pier and stilt structures for these risk. ○ When 2 or more structures need to be insured on the same premise and neither is a dwelling, the largest structure should be insured as the Coverage A with the Structure Endorsement. The 2nd structure should be written as Other Structure Coverage on the same policy. ◆ How to Bind Stand Alone Other Structures <ul style="list-style-type: none"> ○ Select Seasonal Occupancy DP-1 in modernLINK ○ On Coverage Page, answer yes to either of these risk code questions: <ul style="list-style-type: none"> ▪ Is the dwelling Coverage A amount being requested for an Other Structures only policy such as a pole barn, storage building or camping structure? ▪ Is the structure a boathouse or covered slip without living quarters? ○ Finally, provide a description in the memo field of the risk. ◆ Risk Code OS - Other Structure or SB - Boat Slip
Vacant Home Builder's Risk Renovation Coverage	<p>Builder's Risk Renovation is intended for Vacant Homes that are undergoing major renovations or completion of new construction (home must be fully enclosed). The endorsement will allow you to insure the renovation amount prior to completion. The renovation amount should equal the value of improvements, alterations or repairs to buildings or structures under renovation. When entering the dwelling limit in modernLINK, the limit should include the dwelling value plus the renovation amount. (For example, if the dwelling value is \$60,000 and the renovation amount is \$15,000, then enter \$75,000.) A separate question will be asked for the renovation amount as this will be used for underwriting and claims purposes.</p> <p>The endorsement includes coverage for scaffolding or temporary building constructions. Theft of Building Materials is covered up to a \$5,000 limit. If Premises Liability is purchased, Independent Contractor's liability is excluded.</p> <p>Upon completion of renovations, the Builder's Risk Coverage must be requested to be removed by the insured.</p> <ul style="list-style-type: none"> ◆ Examples of when the Builder's Risk Renovation could be endorsed: <ul style="list-style-type: none"> ○ Homes that have just been purchased undergoing major renovation. ○ Unfinished newly constructed homes that have been purchased out of foreclosure or bankruptcy prior to the home being 100% complete by the builder. The endorsement would cover the home while undergoing its final construction. The home must be fully enclosed.
Vacancy Permission Endorsement DP-1 and DP-3	<p>Vacancy Permission allows an owner, rental, or seasonal home to be temporarily written as a vacant home. When an owner, rental, or seasonal home goes temporarily vacant this endorsement can be added to prevent having to cancel and rewrite the policy. Once the home is no longer vacant the endorsement just has to be removed and the policy will switch back to the original owner, rental, or seasonal dwelling.</p> <ul style="list-style-type: none"> ◆ DP-1 – The agent is writing a new policy for an insured and the home is currently vacant, perhaps being renovated or in the process of trying to rent it out, and the plan is for it to be either a rental, owner, or seasonal in the future. ◆ DP-3 – This option is available for DP-3 as long as the risk itself qualifies for a DP-3 per the Underwriting guidelines (in other words, no homes under renovation, home must be in above average condition, age of roof and home quality, etc.) ◆ DP-3 – In modernLINK, simply enter a quote like a typical DP-3 Owner, Rental, or Seasonal. Then on the Coverage page select the Vacancy Surcharge coverage. This coverage will treat the policy as a DP-3 vacant.

RISKS THAT ARE NOT ACCEPTABLE

DO NOT BIND • DO NOT SUBMIT

- Applicants**
- With these characteristics*
- ◆ Currently unemployed, other than retired or disabled
 - ◆ 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**
- With these characteristics*
- ◆ Attached to, occupied as, or converted from a commercial risk
 - ◆ Condemned
 - ◆ Under construction, undergoing major renovations that require the dwelling to be unoccupied (unless written in the Vacant Dwelling program)
(*Minor renovations are acceptable and include painting, roof repairs, carpeting, and plastering*)
 - ◆ Unrepaired or existing damage such as broken or boarded up windows (unless written in the Vacant Dwelling program and undergoing renovations)
 - ◆ Hand hewn log homes, earth homes, dome homes, open pier homes or stilt homes (unless the risk is a covered boat slip on stilts or poles and the Structure Endorsement applies)
 - ◆ Manufactured homes, modified manufactured homes, condominiums or trailers (if vacant, manufactured homes or condominiums may be eligible for the Vacant Dwelling Program)
 - ◆ Open foundations (DP-3 only)
 - ◆ 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, unless risk is DP-1 Seasonal.
 - ◆ Kerosene or portable space heaters
 - ◆ Underground fuel tank on premises if liability coverage is included on policy
 - ◆ Without smoke detectors unless written in Seasonal or Vacant
 - ◆ Aluminum, metal (specific type unknown), tin and flat roofs (DP-3 only)
 - ◆ Without utilities such as natural gas, electric, or water unless dwelling is Seasonal or Vacant
 - ◆ In the name of a corporation if personal liability coverage is included on policy
 - ◆ Home on an island or within 1,000 feet of a sea coast or river. Exception for non-residential boat houses and covered boat slips if the structure endorsement applies.
 - ◆ 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 area
 - ◆ In an isolated area, not accessible by road unless Seasonal DP-1
 - ◆ In a forest fire, brush fire area or within 500 feet of brush
 - ◆ Rented out for less than 3 months including weekly rentals unless the Short Term Rental Coverage is purchased
 - ◆ Owner and seasonally occupied dwellings that are rented out for any length of time unless the Occasional Rental Coverage is purchased
 - ◆ Homes that are not fully enclosed
 - ◆ Row Homes or Town Homes that do not have fire walls separating each unit
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- Other Structures**
- With these characteristics*
- ◆ In poor physical condition and not properly maintained (unless the Other Structure exclusion is attached)
 - ◆ Kerosene or portable space heaters

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

OPTIONAL COVERAGES

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes	
Personal Liability	Owner	\$25,000	1-4 Fam \$35.00	\$500 Medical Payments each person, \$25,000 each occurrence.	\$10,000 Animal Liability Sub-Limit applies.	K3	
		\$50,000	\$50.00				
		\$100,000	\$70.00				
		\$200,000	\$85.00				
		\$300,000	\$100.00				
\$500,000	\$135.00						
Premises Liability	Rental Seasonal	\$25,000	1-4 Fam \$35.00	\$500 Medical Payments each person, \$10,000 each occurrence.		L2	
		\$50,000	\$50.00				
		\$100,000	\$70.00				
		\$200,000	\$85.00				
		\$300,000	\$100.00				
\$500,000	\$135.00						
Premises Liability	Vacant	\$25,000	1-4 Fam \$35.00	\$500 Medical Payments each person, \$10,000 each occurrence.	Prorated 3/6 Months	L2	
		\$50,000	\$50.00				
		\$100,000	\$70.00				
		\$200,000	\$85.00				
		\$300,000	\$100.00				
\$500,000	\$135.00						
Medical Payments - Personal and Premises Liability	Owner	\$1,000/\$25,000	O, R, S* \$5.00 for \$1000 of cov.	O* \$500/\$25,000		BA	
	Rental Seasonal		Vacant - 3 Month - \$1.00				R, S, V*
	Vacant		Vacant - 6 Month - \$3.00				\$500/\$10,000
Personal Property	Owner	Min: \$1,000 Max: 100% of Coverage A	Terr. 60, 61, 62, 65, 66, 67	None		7M1 7O7 7M2 7O8 7M3 7O9	
	Rental Seasonal		PC 1-6 PC 7-8 PC 9-10 \$3.00 \$3.50 \$3.70				
	Vacant		Terr. 63, 64 PC 1-6 PC 7-8 PC 9-10 \$6.00 \$6.30 \$6.50				
Personal Property Replacement Cost	Rental Seasonal Owner		\$2.00 per \$1,000		DP-3 program only.	BK	
Additional Living Expense	Owner	Max: 20% of Coverage A	\$5.00 per \$1,000			46	
Fair Rental Value	Owner Rental Seasonal	Max: 20% of Coverage A	\$7.00 per \$1,000		Not available for Vacant.	49	
Optional Deductibles All Other Peril	Owner	<u>All Other Peril Options</u> \$1,000 \$2,500 \$5,000	O, R, S*	<u>All Territories Base Ded.</u> \$500		H8	
	Rental Seasonal		-15% credit				Vacant
	Vacant		-20% credit -30% credit				N/A N/A
Wind and Hail Deductible	Owner		Ter. 60, 62, 63, 65, 66, 67 1% (\$1,000 min)		These wind and hail deductibles are mandatory.	PK	
	Rental Seasonal		Ter. 61 2% (\$1,000 min)				
	Vacant		Ter. 64 5% (\$2,000 min)				
Other Structures Coverage	Owner	Max: 50% of Coverage A, not to exceed \$30,000.	O, R, S* \$5.00 per \$1,000			A1	
	Rental Seasonal		Vacant - 3 Month - \$2.00				
	Vacant		Vacant - 6 Month - \$3.00				
Residence Burglary	Owner Rental Seasonal		\$30.00 per \$1,000	None	Maximum \$10,000 of cov.	B1	
Vandalism and Malicious Mischief	Owner		Owner/Rental \$.70 per \$1,000	DP-3 Includes VM&M as a covered peril.	Damage caused by tenants and/or their relatives is excluded.	B2	
	Rental		Vacant 3 Month \$.18 per \$1,000				
	Vacant		Vacant 6 Month \$.35 per \$1,000				
Windstorm and Hail Buy-Back for Antennas	Owner		Territories 60-62, 65-67 *O, R, S - \$3.00	Available in DP-1 only.	The rate for territories 63 and 64 is \$20.00 for Owner, Rental and Seasonal. The 3 Month Vacant rate is \$5.00 and the 6 Month Vacant rate is \$10.00.	PK	
	Rental Seasonal		Vacant - 3 Month - \$1.00				
	Vacant		Vacant - 6 Month - \$2.00				

O = Owner, R = Rental, S = Seasonal

OPTIONAL COVERAGES (continued)

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
Structure Endorsement	Seasonal		Seasonal Rates		DP-1 only.	SB
Builders Risk Renovation Cov.	Vacant		\$50.00		Not prorated in 3/6 month program.	SX
Identity Recovery	Owner Seasonal	\$15,000	\$20.00		Offers coverage for expenses incurred by an insured as a direct result of an identity theft discovered during the policy period.	RY
Water Back-Up of Sewers or Drains	Owner Rental Seasonal Vacant		<u>*O. R. S</u> \$40.00 for \$5,000 Limit <u>Vacant - 3 Month</u> \$10.00 for \$5,000 <u>Vacant - 6 Month</u> \$20.00 for \$5,000			BB

OPTIONAL EXCLUSIONS FOR RISK ACCEPTANCE

Coverage	Available Occup.	Limits	Rates	Important Information	Codes
Animal Liability Exclusion	Owner	N/A	\$3.00 Credit	This exclusion will remove all Animal Liability Coverage.	LE
Other Structures Exclusion	Rental Vacant Seasonal	N/A	\$3.00 Credit	This exclusion will remove all Other Structures Coverage at the insured premises.	AZ

CREDITS/SURCHARGES

Premium surcharges and/ or credits may apply for the following:	Important Information	Amount	Code
2, 3 or 4 Family Surcharge		<u>2 Fam - 10%</u> <u>3-4 Fam - 50%</u>	2F - 28 3F - 29 4F - 43
Masonry Construction Discount (N/A for Stucco)	Owner, Rental & Seasonal Risks only	15% Credit	
Supplemental Heating Device	Owner, Rental & Seasonal Risks Only	\$50.00	H2
Building Ordinance or Law Coverage	The 6 month rate is a 5% surcharge and the 3 Month rate is a 2% surcharge.	10% Surcharge	W2
Short Term Rental (see page 6 for more information)	To provide coverage for short term rental (less than 3 months) of Rental Properties.	\$40.00	ST
Occasional Rental (see page 6 for more information)	To provide coverage for occasional rentals for Owner or Seasonal Properties.	15% of Coverage A	PP
Vacancy Permission (see page 6 for more information)	For a home that is temporarily vacant in the Owner, Rental or Seasonal program.	<u>DP-1 Program - Rate per \$100</u> PC 1-6 \$0.41 PC 7-8 \$0.21 PC 9-10 \$1.01 <u>DP-3 Program - Rate per \$100</u> PC 1-6 \$0.40 PC 7-8 \$0.21 PC 9-10 \$1.24	VS
Row Home / Town Home Surcharge (see page 5 for more information)		25% Surcharge	<u>RC</u> U3

SETTLEMENT OPTIONS

Options	Definition	Rates		Codes
		DP-1	DP-3	
Actual Cash Value (ACV)	The cost to repair or replace property with new materials of like kind and quality, less allowance for physical deterioration and depreciation, including obsolescence. Home must be insured to 100% Market Value (excluding land).	Included	Optional (No Charge)	1
Replacement Cost*	The full cost to repair or replace property, with no deduction for depreciation.	N/A	Included	2
Full Repair Cost (DP-1) / Agreed Value Modified Functional Replacement Cost (DP-3)	Agreed upon amount the insurer will pay the insured to repair or replace damaged property in the event of a total loss of the property insured without any adjustment for depreciation or appreciation. Partial losses settled at the functional replacement cost up to the policy limit. Home must be insured to 100% Market Value (excluding land).	5%	5%	DP-1: 5 DP-3: 4

*Replacement Cost subject to modernLINK value calculation.

FORMS LISTING (For Reference Only)

Form Number	Title	DP-1				DP-3		
		O	R	S	V	O	R	S
0110-4269 (05/92)	Declarations Page							
S2001 (07/88)	Dwelling Property – Basic Form (DP-1)							
S2002 (07/88)	Dwelling Property - Special Form (DP-3)							
D1D3APP-G-INS (03/08)	Application							
BASIC PROGRAM - MANDATORY ENDORSEMENTS								
71884 (11/09)	Permitted Vacancy Clause				X			
71908 (02/10)	Construction Cost Index Endorsement					X	X	X
73476 (03/99)	Condemnation Endorsement	X	X	X	X	X	X	X
D1V00 (06/10)	Vacant Unit-Owners Endorsement (Mandatory when Vacant Condominium is chosen)				X			
DPV00 (11/05)	Vandalism and Malicious Mischief Exclusion						X	
SDA45 (11/05)	Dwelling Property Special Provisions - Virginia	X	X	X	X	X	X	X
SDC45 (03/04)	Dwelling Property Basic Form Criminal Acts Exclusion	X	X	X	X			
SDY00 (02/08)	Dwelling Property Cap on Losses From Certified Acts of Terrorism		X				X	
BASIC PROGRAM - OPTIONAL ENDORSEMENTS								
71487 (01/03)	Vandalism and Malicious Mischief Exclusion (Mandatory when V&MM is purchased)		X					
71506 (03/92)	Residence Burglary	X	X			X	X	
71883 (05/93)	Building Ordinance or Law	X	X	X	X	X	X	X
71923 (12/93)	General Change	X	X	X	X	X	X	X
72677 (02/06)	Additional Living Expense	X						
73333 (07/09)	Notice of Cancellation or Nonrenewal	X	X	X	X	X	X	X
73342 (10/98)	Water Back Up of Sewers or Drains	X	X	X	X	X	X	X
DF001 (01/09)	Residence Burglary	X	X	X	X	X	X	X
D3884 (11/09)	Permitted Vacancy Clause (Special Form)					X	X	X
DBR00 (10/08)	Builders Risk Renovation and/or New Construction Coverage				X			
DPB00 (06/08)	Structure Endorsement			X				
DPF45 (04/10)	Modified Functional Replacement Cost - Virginia					X	X	X
DPY45 (04/10)	Agreed Value Modified Functional Replacement Cost - Virginia					X	X	X
DRCVA (04/10)	Full Repair Cost - Virginia	X	X	X	X			
S3D00 (12/09)	Identity Recovery	X		X		X		X
SDA00 (09/00)	Windstorm and Hail Buy-Back for Antennas	X	X	X	X			
SDO00 (04/05)	Actual Cash Value Loss Settlement						X	
SD800 (03/07)	Dwelling Property Other Structures Exclusion		X	X	X		X	X
SFR45 (02/06)	Dwelling Property Special Form Personal Property Replacement Cost					X	X	X
PERSONAL LIABILITY - MANDATORY ENDORSEMENTS								
71476 (05/99)	Personal Liability Total Pollution Exclusion	X						
73183 (05/06)	Special Limit for Animal Liability	X						
73184 (05/99)	Business, Commercial or Farming Enterprise Exclusion	X						
73185 (05/99)	Home Day Care Exclusion	X						
73186 (03/00)	Personal Liability Lead Contamination Exclusion	X						
73332 (02/06)	Personal Liability Special Provisions - Virginia	X						
DLB00 (02/00)	Assault and Battery Exclusion	X						
DLE00 (03/00)	Punitive or Exemplary Damages Exclusion	X						
S2005 (07/88)	Comprehensive Personal Liability Policy	X						
SLM00 (06/02)	Personal Liability Mold Exclusions	X						
SLS00 (08/06)	Personal Liability Swimming Pool Slide and Diving Board Exclusion	X				X		
PERSONAL LIABILITY - OPTIONAL ENDORSEMENTS								
73182 (05/99)	Animal Liability Exclusion	X				X		
PREMISES LIABILITY - MANDATORY ENDORSEMENTS								
73253 (03/00)	Premises Liability Lead Poisoning Exclusion		X	X	X		X	X
PLM00 (04/02)	Premises Liability Mold Exclusion		X	X	X		X	X
PLO45 (12/03)	Premises Liability Insurance		X	X	X		X	X
PLS00 (08/06)	Premises Liability Swimming Pool Slide and Diving Board Exclusion		X	X	X		X	X
PLY00 (02/08)	Premises Liability Cap on Losses from Certified Acts of Terrorism		X				X	

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

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