



**AMERICAN MODERN SELECT
INSURANCE COMPANY**

(085)

New & Renewal Business 06-01-10

Revised 06-01-12

DP-1

DP-1 Vacant

Specialty Dwelling Program Manual

West Virginia

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

Eligibility & Coverages		
	DP-1	DP-1 Vacant
Target Market	Dwelling owner that does not desire and/or qualify for coverage on a homeowners form. Also includes stand alone structures like pole barns, camping structures, boat houses, etc. See Risk Characteristics section for more 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	Fair or better condition.	Fair or better condition, exhibiting proper maintenance.
Policy Form	S2001 (07/88)	S2001 (07/88)
Policy Term	12 months Effective 12:01 AM Standard Time	3, 6 or 12 months Effective 12:01 AM Standard Time
Loss Settlement	Actual Cash Value	Actual Cash Value
Minimum Dwelling Value	\$10,000 (Seasonal \$5,000)	\$10,000 (Mobile Home Vacant \$5,000)
Maximum Dwelling Value	\$300,000	\$300,000
Maximum Dwelling Age	no age limit	no age limit
Occupancy	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
Location of Home	Protection Classes 1 - 10	Protection Classes 1 - 10
Supplemental Heating Device	\$40 surcharge	N/A
Perils Insured Against		
Dwelling & Other Structures	Named Peril (Fire & E.C.) \$500 All Peril Deductible	Named Peril (Fire & E.C.) \$500 All Peril Deductible
Personal Property (optional)	Named Peril (Fire & E.C.)	Named Peril (Fire & E.C.)
Additional Coverages Automatically Included		
Other Structures	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	Reasonable Expense
Rental Value	Up to 10% of Coverage A (reduces amount of Coverage A)	Up to 10% of Coverage A (reduces amount of Coverage A)
Reasonable Repairs	Reasonable and Necessary	Reasonable and Necessary
Fire Department Ser. Charge	Up to \$500	Up to \$500
Optional Additional Coverages		
Additional Living Expense	Up to 20% of Coverage A Owner Occupied only	<i>not available</i>
Deductible Change Options	<u>All Other Perils</u> \$250 \$1,000 \$2,500 \$5,000	<u>All Other Perils</u> \$1,000
Personal Liability Coverage	Owner-Occupied only	<i>not available</i>
Premises Liability Coverage	Rental & Seasonal	<i>available</i>
Residence Burglary	<i>available</i>	<i>available</i>
Satellite Antenna	Wind and Hail Buy-back	Wind and Hail Buy-back
V&MM (excluded for rental risks if intentional act by tenant)	<i>available</i>	<i>available</i>
Structure Endorsement	Seasonal Only	<i>not available</i>
Short Term Rental	Rental Only	<i>not available</i>
Occasional Rental	Owner & Seasonal	<i>not available</i>
Vacancy Permission	<i>available</i>	<i>included</i>
Builder's Risk	<i>not available</i>	<i>available</i>
Fair Rental Value	<i>available</i>	<i>not 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 | Dwelling must be insured to market value (excluding land value) not to exceed replacement cost . |
| 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 and Earned Premium | There is a \$100 minimum written and earned premium for all programs. |
| 7. Inspection Fee | An inspection report may be reviewed as part of the underwriting evaluation for any applicant. |
| 8. Claims Verification | A C.L.U.E. report showing past claims history will be ordered. |
| 9. Insurance Score | Will be used to determine financial responsibility. |
| 10. Reinstatement and Lapse Policy Fee | A \$10 fee will apply to policies that cancel for non-payment of premium and that are either reinstated without lapse in coverage, or rewritten with a lapse in coverage. |

DEFINITIONS

- | | |
|--------------------------------------|--|
| 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 Endorsement | Structures 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 | A dwelling 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 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

QUOTING PROCEDURE

Rate pages are not available for this program.

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

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

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

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

TERRITORY ALIGNMENT

Territory 60

Kanawha County – City of Charleston

Territory 61

Kanawha County (rest of county)

Territory 62

Cabell & Wayne Counties – City of Huntington

Territory 63

Cabell & Wayne Counties (rest of counties)

Territory 64

Boone, Fayette, Lincoln, Logan, McDowell, Mercer, Mingo, Raleigh, Wyoming

Territory 65

Brooke, Hancock, Jackson, Marshall, Mason, Ohio, Pleasants, Putnam, Tyler, Wetzel, Wood

Territory 66

Barbour, Berkeley, Braxton, Calhoun, Clay, Doddridge, Gilmer, Grant, Greenbrier, Hampshire, Hardy, Harrison, Jefferson, Lewis, Marion, Mineral, Monongalia, Monroe, Morgan, Nicholas, Pendleton, Pocahontas, Preston, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Upshur, Webster, Wirt

DIRECT BILL PREMIUM PLANS

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

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

ANNUAL POLICIES

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

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

TARGET MARKET

- DP-1**
- Designed to meet the needs of the dwelling owner that has RENTAL 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. A home in fair condition 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 (DP-1)**
- 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. **Vacant Manufactured Homes and Vacant Condominiums are eligible for this program.**

UNDERWRITING REQUIREMENTS

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

PRIOR LOSS HISTORY

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

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"> ◆ No age restriction.
Wiring	<ul style="list-style-type: none"> ◆ Knob & tube wiring is NOT acceptable.
Heating	<ul style="list-style-type: none"> ◆ Primary heat source must be thermostatically controlled and NOT a supplemental heating device unless written as 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. ◆ Firewalls must extend up to the roof. ◆ Contain 8 units or less in a row.
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 underwriting reasons must provide reason for non-renewal or cancellation.
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 or equal to \$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 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/SUBMIT. Special 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.</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. ◆ DF003 (08/06) Reduction in Coverage when Vacant or Unoccupied will not apply.

RISK CHARACTERISTICS (Continued)

Stand Alone Other Structures

- ◆ **Structure Endorsement –DPB00 (06/08)**
 - 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**
 - Select Seasonal Occupancy DP-1 in modernLINK
 - On Coverage Page, answer yes to either of these risk code questions:
 - 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

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 renovation amount should equal the value of improvements, alterations or repairs to buildings or structures under renovation. In many other states, we're asking you to enter the dwelling value plus the renovation amount when entering the dwelling limit in modernLINK. Due to loss settlement provisions in this state, please enter just the current market value of the dwelling for the dwelling limit. If the home was purchased within the past three years, then you may enter an amount up to 20% more than the purchase price or \$10,000 more than the purchase price, whichever is greater. A separate question will be asked for the renovation amount as this will be used for underwriting and claims purposes.

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.

Upon completion of renovations, the Builder's Risk Coverage must be requested to be removed by the insured. Contact underwriting to alter the dwelling limit if necessary.

- ◆ **Examples of when the Builder's Risk Renovation could be endorsed:**
 - 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

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.

- ◆ 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.

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

Applicants <i>With these characteristics</i>	<ul style="list-style-type: none"> ◆ Currently unemployed, other than retired or disabled ◆ Four or more losses of any kind in the last three years (<i>For additional guidelines see "Prior Loss History"</i>) ◆ 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 mortgages
Dwellings <i>With these characteristics</i>	<ul style="list-style-type: none"> ◆ 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) <i>(Minor renovations are acceptable and include painting, roof repairs, carpeting, and plastering)</i> ◆ 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) ◆ Non-conventional construction or design (<i>Shell homes, Do-It-Yourself construction, or homemade homes</i>) ◆ 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 ◆ Row Homes or Town Homes with rolled flat roofs or tin roofs. ◆ 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 ◆ Within 1,000 feet of rising water, or in an area that is prone to flooding except for nonresidential boat houses and covered boat slips if the Structure Endorsement is applied ◆ 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 contain more than 8 units, do not have fire walls that separate each unit and extend up to the roof.
Other Structures <i>With these characteristics</i>	<ul style="list-style-type: none"> ◆ In poor physical condition and not properly maintained (unless the Other Structures Exclusion is attached) ◆ Kerosene or portable space heaters (unless the Other Structures Exclusion is attached)

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	
Personal Liability	Owner	\$25,000 \$50,000 \$100,000 \$200,000 \$300,000	\$35.00 \$50.00 \$70.00 \$85.00 \$100.00	\$500 Medical Payments each person, \$25,000 each occurrence,	Sublimits: \$10,000 Animal Liability	K3	
Premises Liability	Rental Seasonal Vacant	\$25,000 \$50,000 \$100,000 \$200,000 \$300,000	\$35.00 \$50.00 \$70.00 \$85.00 \$100.00	\$500 Medical Payments each person, \$25,000 each occurrence.	3 and 6 Month Vacant policies are pro-rated.	L2	
Medical Payments - Personal and Premises Liability	Owner Rental Seasonal Vacant	\$1,000/\$25,000	\$5.00	\$500/\$25,000		BA	
Personal Property	Owner Rental Seasonal Vacant	Min: \$1,000 Max: 100% of Coverage A	\$3.00 per \$1,000	None		7M1,7M2 7M3 784,785 774,775 744,745	
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	10%, reduces Coverage A.		49	
Optional Deductibles	Owner Rental Seasonal Vacant	<u>All Peril Options</u> \$250 \$1,000 \$2,500 \$5,000	<u>*O.R.S</u> \$15.00 -\$30.00 -\$50.00 -\$75.00	<u>Vacant</u> N/A -5%	\$500 All Peril	Deductible change does not change V&MM deductible.	H8
Other Structures Coverage	Owner Rental Seasonal Vacant	Max: 50% of Coverage A, not to exceed \$30,000.	\$5.00 per \$1,000	10%, reduces Coverage A.	3 and 6 Month Vacant policies are pro-rated.	A1	
Residence Burglary	Owner Rental Seasonal Vacant	\$5,000 Max. Limit for Vacant	\$30.00 per \$1,000	None		B1	
Vandalism and Malicious Mischief	Owner Rental Seasonal Vacant	Limits must be equal to Coverage A	\$.70 per \$1,000		\$500 deductible applies. 3 and 6 Month Vacant policies are pro-rated.	B2	
Windstorm and Hail Buy-Back for Antennas	Owner Rental Seasonal Vacant		\$3.00		3 and 6 Month Vacant policies are pro-rated.	PK	
Coal Mine Subsidence	Owner Rental Seasonal Vacant	Limits must be equal to Coverage A (Max. \$75,000)	State Mandated See modernLINK For Rates		Mandatory (unless waived in 40 counties)	48	
Structure Endorsement	Seasonal		Seasonal Rates			OS SB	
Builders Risk Renovation Cov.	Vacant		\$50.00			SX	

*O = Owner, R = Rental, S = Seasonal

OPTIONAL EXCLUSIONS FOR RISK ACCEPTANCE

Coverage	Available Occup.	Limits	Rates	Important Information	Codes
Animal Liability Exclusion	Owner	N/A	\$3.00 Credit per home, per year	This exclusion will remove all Animal Liability Coverage.	LE
Other Structures Exclusion	Owner Rental Seasonal Vacant	N/A	\$3.00 Credit per home, per year	This exclusion will remove all Other Structures Coverage at the insured premises. 3 and 6 Month Vacant policies are pro-rated.	AZ

CREDITS/SURCHARGES

Premium surcharges and/ or credits may apply for the following:	Important Information	Rate	Code
Multi-Family Surcharge		<u>2 Family</u> 10% <u>3-4 Family</u> 50%	2F - 28 3F - 29 4F - 43
Supplemental Heating Device	Owner, Rental & Seasonal Risks only.	\$40.00	H2
Short Term Rental (see page 5 for more information)	To provide coverage for short term rental (less than 3 months) of Rental Properties.	\$40.00	ST
Occasional Rental (see page 5 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>Per \$100</u> PC 1-4 PC 5-6 PC 7-8 PC 9-10 Terr. 60 \$.30 \$.25 \$.18 \$.33 Terr. 61 \$.40 \$.35 \$.29 \$.50 Terr. 62 \$.42 \$.38 \$.32 \$.54 Terr. 63 \$.35 \$.31 \$.24 \$.43 Terr. 64 \$.16 \$.11 \$.10 \$.10 Terr. 65 \$.10 \$.10 \$.10 \$.10 Terr. 66 \$.45 \$.41 \$.35 \$.59	VS
Row Home / Town Home Surcharge (see page 5 for more information)		25% Surcharge	U3

FORMS LISTING (For Reference Only)

Form Number	Title	DP-1			
		*O	R	S	V
0110-4269 (05/92)	Declarations Page				
S2001 (07/88)	Dwelling Property – Basic Form (DP-1)				
MANDATORY ENDORSEMENTS					
71884 (05/06)	Permitted Vacancy Clause				X
72539 (12/06)	Log Building Endorsement	X	X	X	X
73339 (07/02)	Condemnation Endorsement	X	X	X	X
73637 (06/99)	Coal Mine Subsidence (mandatory in 40 counties unless waived by insured)	X	X	X	X
73359 (08/06)	Dwelling Property Special Provisions	X	X	X	X
D1V00 (05/09)	Vacant Unit-Owners Endorsement (Mandatory when Vacant Condominium is chosen)				X
DF003 (08/06)	Reduction in Coverage When Vacant or Unoccupied	X	X		
SDC47 (08/06)	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		
OPTIONAL ENDORSEMENTS					
70399 (03/85)	Notice of Cancellation or Nonrenewal	X	X	X	X
71487 (01/03)	Vandalism and Malicious Mischief Exclusion (Mandatory when V&MM is purchased)	X	X	X	X
71884 (05/06)	Permitted Vacancy Clause (Basic Form)	X	X	X	
71923 (01/06)	General Change	X	X	X	X
72677 (02/06)	Additional Living Expense	X			
72900 (05/06)	Fair Rental Value	X	X	X	
73637 (06/99)	Coal Mine Subsidence (optional in 15 counties)	X	X	X	X
DBV00 (01/10)	Builders Risk Renovation and/or New Construction Coverage				X
DPB00 (06/08)	Structure Endorsement			X	
DF047 (01/10)	Residence Burglary - West Virginia	X	X	X	X
SDA00 (09/00)	Windstorm and Hail Buy-Back for Antennas	X	X	X	X
SD800 (03/07)	Dwelling Property Other Structures Exclusion	X	X	X	X
PERSONAL LIABILITY - MANDATORY ENDORSEMENTS					
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			
71476 (05/99)	Personal Liability Total Pollution Exclusion	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 Exclusion	X			
SLS00 (08/06)	Personal Liability Swimming Pool Slide and Diving Board Exclusion	X			
PERSONAL LIABILITY - OPTIONAL ENDORSEMENTS					
73182 (05/99)	Animal Liability Exclusion	X			
PREMISES LIABILITY - MANDATORY ENDORSEMENTS					
71503 (12/03)	Premises Liability Endorsement		X	X	X
73253 (03/00)	Premises Liability Lead Poisoning Exclusion		X	X	X
PLM00 (04/02)	Premises Liability Mold Exclusion		X	X	X
PLS00 (08/06)	Swimming Pool Slide and Diving Board Exclusion		X	X	X
PLY00 (02/08)	Premises Liability Cap on Losses from Certified Acts of Terrorism		X		

*O = Owner, R = Rental, S = Seasonal, V = Vacant

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