



AMERICAN SOUTHERN HOME INSURANCE COMPANY

(080)

New Business 05-12-13

Renewal Business 05-18-13

Manufactured Homeowner Programs

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

TERRITORY DEFINITIONS

<u>Territory 50</u>		<u>Territory 51</u>	<u>Territory 52</u>	<u>Territory 53</u>	<u>Territory 54</u>	<u>Territory 57</u>
Abbeville	Fairfield	Chesterfield	Beaufort	Georgetown	Anderson	Florence
Aiken	Greenwood	Darlington	Berkeley	Horry	Cherokee	Marion
Allendale	Kershaw	Dillon	Charleston		Greenville	Williamsburg
Bamberg	Lancaster	Lee	Colleton		Laurens	
Barnwell	McCormick	Marlboro	Dorchaester		Lexington	
Calhoun	Orangeburg		Hampton		Newberry	
Chester	Richland		Jasper		Oconee	
Clarendon	Saluda				Pickens	
Edgefield	Sumter				Spartanburg	
					Union	
					York	

Territory Definitions – Beach Area

Unless otherwise indicated, the rates and/or premiums apply to the entire state. The following and similar localities not specifically named are classified as Beach Area and **exclude coverage from the perils of Flood, Wind, Hail and Water**.

Territory 55

All areas in Beaufort County, Charleston County, and Colleton County that defined by the South Carolina Wind and Hail Underwriting Association.

Territory 56

All areas in Gerogetown County and Horry County that are defined by the South Carolina Wind and Hail Underwriting Association.

DIRECT BILL PREMIUM PLANS

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

ANNUAL POLICIES

1. Paid in Full.
2. 4-Pay Plan - 25% down with 3 installments. Collect the 25% down. We will bill in 3 installments which will be due by day 50, day 140, and day 230.
3. EFT Plan - Two months down payment required with 10 additional installments automatically deducted from a checking or savings account. Collect the down payment and submit signed authorization form 00220-08-G with a voided check or withdrawal slip. The customer may choose the date of automatic withdrawal.

We accept these Credit Cards: Visa, Mastercard, American Express, and Discover.

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

WHICH PROGRAM TO USE?

Mobile Homeowner Package

- Designed for single-sectional and multi-sectional homes that are owner occupied as the primary residence of the insured. (No rental or seasonal permitted)

Mobile Home Program

- Designed for homes that are owner occupied as the primary residence of the insured. This program offers your insured maximum flexibility by allowing them to choose the specific coverages they desire. (No rental or seasonal permitted)

Seasonal Mobile Home Program

- Designed for any home that is not the primary residence of the insured, but is used by the insured on an intermittent, or non-continuous basis. Vacant or rental homes are not eligible.

Rental/Commercial Mobile Home Program

- Designed for any home rented to others for residential purposes, or designed for any home used in a light office or professional capacity. (Beauty salons, day care centers, and stores or markets are not eligible)
- For rental schedules in excess of 100 units or \$2,000,000 total sum insured, call the Company.
- Rental schedules in the name of a mobile home park are ineligible.
- Short Term Rental - The Lease Term must be less than 3 months and the insured must live within 100 miles of the property or the property must be managed by a property manager.

Tenant Program

- Designed to provide personal property coverage for individuals renting a manufactured home.
- Named Perils, including Burglary
- Minimum Limit of \$5,000
- **Named Perils Include:**
 - Fire or Lightning
 - Windstorm or Hail
 - Explosion
 - Riot or Civil Commotion
 - Aircraft
 - Vehicles
 - Smoke
 - Vandalism or Malicious Mischief
 - Burglary
 - Falling Objects
 - Weight of Ice, Snow, or Sleet
 - Accidental Discharge or Overflow of Water or Steam
 - Freezing
 - Sudden and Accidental Damage from Artificially Generated Electrical Current

POLICY AND COVERAGE HIGHLIGHTS

COVERAGES	MOBILE HOMEOWNER PACKAGE	MOBILE HOME PROGRAM	SEASONAL MOBILE HOME	RENTAL/ COMMERCIAL	TENANT PROGRAM
Comprehensive Dwelling Coverage	Included	Included	Included	Included	N/A
Comprehensive Other Structures	10% of Dwelling Limit	Optional	Optional	Optional	N/A
Personal Property	Comprehensive 40% of Dwelling Limit	Comprehensive Optional	Comprehensive Optional	Optional	Named Perils Included
Mold and Remediation Coverage Sub-Limit	\$3,500 Combined Section I	\$3,500 Combined Section I	\$3,500 Combined Section I	\$3,500 Combined Section I	N/A
Personal Liability Medical Payments Damage to Property of Others	\$25,000 \$500/\$25,000 \$500 per occurrence	Optional	Optional	N/A	Optional
Animal Liability	\$10,000 per occurrence	\$10,000 if Personal Liability is purchased	\$10,000 if Personal Liability is purchased	N/A	\$10,000 if Personal Liability is purchased
Premises Liability	N/A	N/A	N/A	Optional	N/A
Stated Value	Included	Included	Included	Included	N/A
Replacement Cost For Partial Losses	Optional	Optional	Optional	Optional	N/A
Personal Property Replacement Cost	Optional	Optional	Optional	N/A	Optional
Deductible	\$500 All Other Perils \$1,000 Wind/Hail 5% Named Windstorm ded. per coverage (\$1,000 Minimum) Ter. 52, 53 & 57 only	\$500 All Other Perils \$1,000 Wind/Hail 5% Named Windstorm ded. per coverage (\$1,000 Minimum) Ter. 52, 53 & 57 only	\$500 All Other Perils \$1,000 Wind/Hail 5% Named Windstorm ded. per coverage (\$1,000 Minimum) Ter. 52, 53 & 57 only	Selected Options \$250, \$500 or \$1,000 \$1,000 Wind/Hail 5% Named Windstorm ded. per coverage (\$1,000 Minimum) Ter. 52, 53 & 57 only	\$500 All Other Perils \$500 Burglary N/A
Earthquake Coverage	Optional	Optional	Optional	Optional	N/A
Breakdown Coverage	Optional	Optional	Optional	Optional	N/A
Occasional Rental	N/A	N/A	Optional	N/A	N/A
Identity Recovery	Optional	Optional	N/A	N/A	N/A
Water Backup of Sewers or Drains	Optional	Optional	Optional	Optional	N/A

SUPPLEMENTARY COVERAGES

COVERAGES	MOBILE HOMEOWNER PACKAGE	MOBILE HOME PROGRAM	SEASONAL MOBILE HOME	RENTAL/ COMMERCIAL	TENANT PROGRAM
Add'l Living Expense/ Loss of Use	*20% of dwelling limit	10% of dwelling limit (\$30 per day, maximum)	*N/A	*10% of dwelling limit (\$30 per day, maximum)	20% Per. Prop. Limit (\$30 per day, maximum)
Antenna/Satellite Dish	*\$500	\$100	\$100	\$100	\$100
Collapse	Included	Included	Included	Included	N/A
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	\$1,000	\$1,000	\$1,000	*N/A	\$1,000
Emergency Removal	*Reasonable Cost	\$750	\$750	\$750	Reasonable Cost
Fire Dept. Service Charge	*\$500	\$250	\$250	\$250	\$250
Fire Extinguisher Recharge	*\$250	N/A	N/A	N/A	N/A
Food Spoilage	*\$250	\$100	\$100	\$100	\$100
Loss Assessment	*\$1,000	N/A	N/A	N/A	N/A
Reasonable Repairs	Reasonable & Necessary	Reasonable & Necessary	Reasonable & Necessary	Reasonable & Necessary	N/A
Reward Coverage	*\$1,000	N/A	N/A	N/A	N/A
Trees, Shrubs, Plants & Lawns	*5% of dwelling limit (\$500 per item)	\$200 limit (\$100 per tree/lawn/plant/shrub)	\$200 limit (\$100 per tree/lawn/plant/shrub)	\$200 limit (\$100 per tree/lawn/plant/shrub)	N/A
Per Occurrence Ded.	N/A	N/A	N/A	Included	N/A
Total Loss Ded. Waiver	Included	Included	Included	Included	Included

*Supplemental Coverages are changed from the standard policy limits due to the Enhanced Coverage Endorsement #73111 (07/09), or the Rental/Commercial Occupancy Endorsement #73137 (01/04) or the Seasonal Home Endorsement #71986 (01/04), as it applies.

N/A means not available

PERSONAL AND PREMISES LIABILITY COVERAGES

MOBILE HOMEOWNER PACKAGE PROGRAMS

COVERAGE	OPTIONAL LIMITS				
Personal Liability (01) <div style="text-align: right; margin-right: 100px;"> <u>\$25,000</u> <u>\$50,000</u> <u>\$100,000</u> <u>\$200,000</u> <u>\$300,000</u> Included \$15.00 \$25.00 \$40.00 \$50.00 </div> <p style="font-size: small; margin-top: 5px;">Includes Medical Payments of \$500 each person, \$25,000 each occurrence. Includes \$500 per occurrence for Damage to Property of Others. Includes \$10,000 Animal Liability per occurrence.</p>					
Increased Medical Payments (02) <div style="text-align: right; margin-right: 100px;"> <u>\$1,000 / \$25,000</u> <u>\$2,000 / \$25,000</u> \$5.00 \$7.00 </div>					
Secondary Residence (08) Premiums are shown per combination of Personal Liability & Medical Payments limits selected. The options are for each additional residence . Selected limits must equal Personal Liability and Medical Payments Limits. Must provide location of additional residences.					
\$500 \$1,000 \$2,000	<u>\$25,000</u> \$8.00 \$9.00 \$10.00	<u>\$50,000</u> \$9.00 \$10.00 \$12.00	<u>\$100,000</u> \$10.00 \$11.00 \$14.00	<u>\$200,000</u> \$12.00 \$12.00 \$16.00	<u>\$300,000</u> \$14.00 \$14.00 \$18.00
Animal Liability Exclusion (32) Premium Credit: \$3.00 Removes coverage for BI or PD caused by any animal owned or in the care or custody of an insured.					

MOBILE HOME & SEASONAL PROGRAMS

COVERAGE	OPTIONAL LIMITS				
Personal Liability (01) <div style="text-align: right; margin-right: 100px;"> <u>\$25,000</u> <u>\$50,000</u> <u>\$100,000</u> <u>\$200,000</u> <u>\$300,000</u> \$20.00 \$35.00 \$45.00 \$60.00 \$70.00 </div> <p style="font-size: small; margin-top: 5px;">Includes Medical Payments of \$500 each person, \$25,000 each occurrence. Includes \$500 per occurrence for Damage to Property of Others. Includes \$10,000 Animal Liability per occurrence.</p>					
Increased Medical Payments (02) <div style="text-align: right; margin-right: 100px;"> <u>\$1,000 / \$25,000</u> <u>\$2,000 / \$25,000</u> \$5.00 \$7.00 </div>					
Secondary Residence (08) Premiums are shown per combination of Personal Liability & Medical Payments limits selected. The options are for each additional residence . Selected limits must equal Personal Liability and Medical Payments Limits. Must provide location of additional residences. Not available for the Seasonal Program.					
\$500 \$1,000 \$2,000	<u>\$25,000</u> \$8.00 \$9.00 \$10.00	<u>\$50,000</u> \$9.00 \$10.00 \$12.00	<u>\$100,000</u> \$10.00 \$11.00 \$14.00	<u>\$200,000</u> \$12.00 \$12.00 \$16.00	<u>\$300,000</u> \$14.00 \$14.00 \$18.00
Animal Liability Exclusion (32) Premium Credit: \$3.00 Removes coverage for BI or PD caused by any animal owned or in the care or custody of an insured. Policy must include Personal Liability Coverage.					

RENTAL/COMMERCIAL PROGRAMS

COVERAGE	OPTIONAL LIMITS				
Premises Liability (12) <div style="text-align: right; margin-right: 100px;"> <u>\$25,000</u> <u>\$50,000</u> <u>\$100,000</u> <u>\$200,000</u> <u>\$300,000</u> \$30.00 \$45.00 \$49.00 \$60.00 \$70.00 </div> <p style="font-size: small; margin-top: 5px;">Includes Medical Payments of \$500 each person, \$10,000 each occurrence.</p>					

TENANT PROGRAM

COVERAGE	OPTIONAL LIMITS				
Personal Liability (01) <div style="text-align: right; margin-right: 100px;"> <u>\$25,000</u> <u>\$50,000</u> <u>\$100,000</u> <u>\$200,000</u> <u>\$300,000</u> \$20.00 \$35.00 \$45.00 \$60.00 \$70.00 </div> <p style="font-size: small; margin-top: 5px;">Includes Medical Payments of \$500 each person, \$25,000 each occurrence. Includes \$500 per occurrence for Damage to Property of Others. Includes \$10,000 Animal Liability per occurrence.</p>					
Increased Medical Payments (02) <div style="text-align: right; margin-right: 100px;"> <u>\$1,000 / \$25,000</u> <u>\$2,000 / \$25,000</u> \$5.00 \$7.00 </div>					
Animal Liability Exclusion (32) Premium Credit: \$3.00 Removes coverage for BI or PD caused by any animal owned or in the care or custody of an insured. Policy must include Personal Liability Coverage.					

OPTIONAL COVERAGES

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)																																										
Antenna Coverage	78	Mobile Homeowner Program – Policy includes \$500 of coverage. Mobile Home, Seasonal, Rental/Commercial and Tenant programs – Policy includes \$100 of coverage. To increase, add \$5.00 per each additional \$100 of coverage.																																										
Breakdown Coverage	MR	Provides equipment breakdown protection for systems and appliances in the home. Multi-Sectional and Single-Sectional Package Programs - Policy includes \$500 Deductible. Not available on Tenant programs. Deductible Rate (Mobile Home & Season) \$500 \$25.00																																										
Builders Risk Coverage	DY	Available on New Homes (under construction) and New Business only. Non-Premium Bearing. Not available on the Rental/Commercial or Tenant programs.																																										
Deductible Options	24	To decrease the \$500 deductible to \$250, add \$25.00 per home. To increase the \$500 deductible to \$750, deduct \$30.00 per home. To increase the \$500 deductible to \$1,000, deduct \$40.00 per home. To increase the \$500 deductible to \$2,500, deduct \$75.00 per home. Does not apply to the earthquake deductible if purchased. Not available on the Rental/Commercial or Tenant programs.																																										
Earthquake Coverage	86	10% deductible per coverage, \$1,000 minimum. Rate: \$0.65 per \$1,000. Not available on the Tenant program. Minimum premium of \$15.00 applies.																																										
Fire Department Service Charge	53	Mobile Homeowner Package – Policy includes \$500 of coverage. Mobile Home, Seasonal, Rental/Commercial and Tenant programs – Policy includes \$250 of coverage. To increase, add \$5.00 per each additional \$250 of coverage.																																										
Golf Cart Physical Damage and Liability Extension	T1	Not available on policies without Personal Liability Coverage. Rate: \$35.00 per cart. Not available on the Rental/Commercial or Tenant programs.																																										
Hobby Farming Coverage	50	This coverage extends Other Structures, Personal Property, and Liability Coverage to private, not-for-profit farming operations conducted on the residence premises by the insured. Rate: \$40.00. Not available on the Seasonal, Rental/Commercial or Tenant programs.																																										
Identity Recovery	RS	For an additional premium, Identity Recovery coverage can be added to Owner occupancy. This coverage offers \$15,000 for expenses incurred by an insured as a direct result of an identity theft discovered during the policy period. Additionally, the coverage offers access to an ID Recovery Case Manager who assists in the process of restoring the insured's identity. No deductible applies to this coverage. Rate: \$20.00 per policy																																										
Occasional Rental	75	The policy may be endorsed to give permission to rent the mobile home for residential purposes. Rate: \$15.00 per home. Available only on Seasonal program.																																										
Personal Property Replacement Cost	20	Limit of Liability must equal Personal Property Limit. Rate: \$10.00 per home, plus \$0.10 per \$100 of coverage. Not available on the Rental/Commercial program.																																										
Replacement Cost for Partial Losses	54	The home must be insured to 100% of the home's replacement value. Available for homes new to 15 years old. Rate: \$15.00. Not available on the Tenant program.																																										
Scheduled Personal Property		<p>Coverage not provided for professional or business use. Not available on the Seasonal or Rental/Commercial programs. Do Not Bind limits in excess of \$20,000 in the aggregate, or \$2,500 for any single item. A suitable explanation is required for total limits in excess of \$20,000. An appraisal, no older than 3 years, must be submitted for each item, set, or collection valued over \$2,500.</p> <table style="width: 100%; border: none;"> <thead> <tr> <th style="width: 15%;"></th> <th style="width: 70%;"></th> <th style="width: 15%; text-align: right;">Rate per \$100</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">18</td> <td>➤ All Other</td> <td style="text-align: right;">\$3.00</td> </tr> <tr> <td style="text-align: center;">43</td> <td>➤ Arts, ceramics, china, antiques and heirlooms</td> <td style="text-align: right;">\$.70</td> </tr> <tr> <td style="text-align: center;">13</td> <td>➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories</td> <td style="text-align: right;">\$1.60</td> </tr> <tr> <td style="text-align: center;">22</td> <td>➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections</td> <td style="text-align: right;">\$1.00</td> </tr> <tr> <td style="text-align: center;">27</td> <td>➤ Coin collections</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: center;">AP</td> <td>➤ Computers, computer software, discs, equipment and accessories</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: center;">05</td> <td>➤ Furs</td> <td style="text-align: right;">\$.50</td> </tr> <tr> <td style="text-align: center;">14</td> <td>➤ Golfing Equipment meaning golf clubs, shoes and bags</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: center;">28</td> <td>➤ Guns, ammunition, equipment and its accessories</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: center;">04</td> <td>➤ Jewelry, watches, precious and semi-precious stones</td> <td style="text-align: right;">\$1.50</td> </tr> <tr> <td style="text-align: center;">44</td> <td>➤ Musical Instruments, their equipment and accessories</td> <td style="text-align: right;">\$.70</td> </tr> <tr> <td style="text-align: center;">AL</td> <td>➤ Silverware, goldware, pewter and precious metals</td> <td style="text-align: right;">\$.70</td> </tr> <tr> <td style="text-align: center;">AN</td> <td>➤ Tools, building materials and supplies</td> <td style="text-align: right;">\$2.00</td> </tr> </tbody> </table>			Rate per \$100	18	➤ All Other	\$3.00	43	➤ Arts, ceramics, china, antiques and heirlooms	\$.70	13	➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories	\$1.60	22	➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections	\$1.00	27	➤ Coin collections	\$2.00	AP	➤ Computers, computer software, discs, equipment and accessories	\$2.00	05	➤ Furs	\$.50	14	➤ Golfing Equipment meaning golf clubs, shoes and bags	\$2.00	28	➤ Guns, ammunition, equipment and its accessories	\$2.00	04	➤ Jewelry, watches, precious and semi-precious stones	\$1.50	44	➤ Musical Instruments, their equipment and accessories	\$.70	AL	➤ Silverware, goldware, pewter and precious metals	\$.70	AN	➤ Tools, building materials and supplies	\$2.00
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Supplemental Heating Device Surcharge	89	For homes equipped with a supplemental heating device. Rate: \$50.00 per home.																																										
Trip Collision Coverage	71	Limited to 30 days, \$100 deductible. Each section of a Multi-Sectional is considered a unit. Rate: \$25.00 per unit, per trip. Not available on the Tenant program.																																										

OPTIONAL COVERAGES (continued)

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)
Vacancy Permission	59	Rate: \$30.00 for the remainder of the policy year. Not available on the Seasonal, Rental/Commercial or Tenant programs. Not available on New Business.
Water Back Up of Sewers or Drains	74	Provides coverage caused by water which backs up through sewers, drains, or from below the surface of the ground. Rate: \$10.00 per home. Not available on the Tenant program.

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

	Product Codes	Rate per \$100								
		Territory: 50	51	52	53	54	55*	56*	57	
Mobile Homeowner Package Program For each additional \$100 Other Structures	612/619	\$1.40	\$1.98	\$1.93	\$1.90	\$1.40	\$1.10	\$0.68	\$1.98	
	512/519	\$1.60	\$2.64	\$2.57	\$2.53	\$1.60	\$1.46	\$0.91	\$2.64	
Mobile Home & Seasonal Programs For each \$100 Other Structures	612/642/649/619	\$1.40	\$1.98	\$1.93	\$1.90	\$1.40	\$1.10	\$0.68	\$1.98	
	512/522/529/519	\$1.60	\$2.64	\$2.57	\$2.53	\$1.60	\$1.46	\$0.91	\$2.64	

*Excludes Wind, Water and Hail

PREMIUM RATES FOR RENTAL/COMMERCIAL

	Product Codes	Rate per \$100								
		Territory:								
		50	51	52	53	54	55*	56*	57	
Rental/Commercial Programs										
\$250 Deductible Manufactured Home	3A1/3A9	\$2.95	\$4.10	\$3.44	\$3.33	\$2.57	\$1.87	\$1.15	\$4.10	
\$250 Deductible Other Structures	6A1/6A9	\$2.95	\$4.10	\$3.44	\$3.33	\$2.57	\$1.87	\$1.15	\$4.10	
\$250 Deductible Personal Property	5A1/5A9	\$2.95	\$4.10	\$3.44	\$3.33	\$2.57	\$1.87	\$1.15	\$4.10	
\$500 Deductible Manufactured Home	3B1/3B9	\$2.63	\$3.64	\$3.06	\$3.00	\$2.28	\$1.65	\$1.00	\$3.64	
\$500 Deductible Other Structures	6B1/6B9	\$2.63	\$3.64	\$3.06	\$3.00	\$2.28	\$1.65	\$1.00	\$3.64	
\$500 Deductible Personal Property	5B1/5B9	\$2.63	\$3.64	\$3.06	\$3.00	\$2.28	\$1.65	\$1.00	\$3.64	
\$1,000 Deductible Manufactured Home	3C1/3C9	\$2.29	\$3.18	\$2.69	\$2.64	\$2.00	\$1.45	\$0.90	\$3.18	
\$1,000 Deductible Other Structures	6C1/6C9	\$2.29	\$3.18	\$2.69	\$2.64	\$2.00	\$1.45	\$0.90	\$3.18	
\$1,000 Deductible Personal Property	5C1/5C9	\$2.29	\$3.18	\$2.69	\$2.64	\$2.00	\$1.45	\$0.90	\$3.18	
\$2,500 Deductible Manufactured Home	3D1/3D9	\$1.49	\$2.04	\$1.73	\$1.70	\$1.28	\$0.94	\$0.58	\$2.04	
\$2,500 Deductible Other Structures	6D1/6D9	\$1.49	\$2.04	\$1.73	\$1.70	\$1.28	\$0.94	\$0.58	\$2.04	
\$2,500 Deductible Personal Property	5D1/5D9	\$1.49	\$2.04	\$1.73	\$1.70	\$1.28	\$0.94	\$0.58	\$2.04	

UNDERWRITING GUIDELINES

GENERAL RULES AND RATING INFORMATION

1. Application MHO-MLD INS 39 (09/12) The agent's and applicant's signatures are required.
2. Binding **Bound** applications that do not meet our underwriting criteria for eligibility will be processed and a direct notice of cancellation will be issued to terminate coverage. **Unbound** applications that do not meet our underwriting criteria for eligibility will be returned to the agent with a letter of explanation.
3. Whole Dollar Premium The premium shall be rounded separately for each coverage to the nearest whole dollar.
4. Dwelling Limit/Insurance to Value **Homes 15 years old or newer may be insured to actual cash value, market value or replacement cost value.**
Homes 16 years and older may be insured to either actual cash value or market value.
The dwelling limit is determined by adding the home's **value** (either the actual cash value, market value, or replacement cost value) plus the respective value of the attached structures, if any, **excluding** the value of the **land**.
When the home is insured for replacement value, Replacement Cost for Partial Losses, endorsement 73386 (01/04), must be attached to the policy for an additional premium. For assistance in determining the value of the home, modernLINK® will evaluate the dwelling limit selected. You may also use the M&S/B Mobile-Manufactured Housing Cost Guide.
5. Age of Home Determination Determine the age of the home as follows:
(effective year of the policy minus (-) model year of the home)
6. Multiple Year Policies The term shall not exceed three (3) years.

DEFINITIONS

1. Primary/Owner Occupied Mobile Home Manufactured homes and stationary travel trailers owned by the insured that are occupied on a **full-time** basis as the insured's primary residence for **at least five (5)** consecutive months. (Homes may not be rented to others for any length of time.)
2. Secondary/Seasonal Mobile Home Manufactured homes and stationary travel trailers owned by the insured that are occupied on an intermittent or **non-continuous** basis as the insured's secondary or seasonal residence for **less than five (5)** consecutive months. (Homes may not be rented to others for any length of time.)
3. Rental/Commercial Mobile Home Manufactured homes owned by the insured that are rented to others, or homes used for light office, professional or institutional purposes. (Examples of light office usage are businesses with very light or no customer traffic.)
4. Tenant An insured living in a rented manufactured home.
5. Doublewide/Multi-Sectional Home Multiple sections joined together to form one unit, as intended by the manufacturer.
6. Vacant Home Homes that are unoccupied whether or not the contents have been removed.
7. Other Structures Structures on the dwelling premises which are not attached to the home. (Including septic tanks.)
8. Protected Home is located within five (5) road miles from a responding fire department.
9. Unprotected Home is located more than five (5) road miles away from a responding fire department.
10. Supplemental Heating Device "...includes wood, coal, or pellet burning stoves, and any other heating devices that are not centralized. Permanently attached thermostatically controlled space heaters do not require the Supplemental Heating Device Surcharge. Portable space heaters or kerosene heaters are ineligible."

TEMPORARY SUSPENSION OF WRITINGS

IMPENDING SEVERE WEATHER - BINDING RESTRICTIONS AND PROCEDURES:

FOR UPDATES, CALL (888) 593-3032 OR VISIT OUR WEBSITE AT WWW.AMIG.COM. CHOOSE "AGENT AREA", SELECT "BINDING RESTRICTIONS".

During periods of severe weather, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Impending severe weather includes, but is not limited to, tornado, flood, hurricane or tropical storm warnings and/or watches. Renewal policies may be written, provided there is no increase in coverage or lapse between policies.

EARTHQUAKE - BINDING RESTRICTIONS AND PROCEDURES:

Restrictions begin with the occurrence of an earthquake, or aftershock, of 5.0 Richter (or greater), and continues for a period of 72 hours for homes located in counties (in their entireties) within 100 miles of the epicenter. Do not accept any applications for new coverage, endorsements to existing policies, or increased coverage limits. Renewal policies may be written, provided there is no increase in coverage or lapse between policies.

BRUSHFIRE- BINDING RESTRICTIONS AND PROCEDURES:

No risk may be bound within a 25 mile radius of an existing brushfire. Renewal policies may be written, provided there is no increase in coverage or lapse between policies.

DO NOT BIND

Unacceptable

1. Applicant has had ANY Fire, Theft, Liability, Water and/or Flood loss in the last five (5) years.

2. Homes with a **swimming pool**.

3. Applications and requests for **unscheduled personal property** limits in excess of **\$20,000 or 100%** of the home limit, whichever is **GREATER**.

4. Homes with **built-on additions** (attached structures) exceeding the size of the original mobile home.

5. Homes equipped with a **supplemental** heating device that was **not** installed by the home's manufacturer or by a licensed contractor.

6. Premises where large, unusual, exotic, vicious or potentially vicious **animals** exist.

7. Home has an individual as lienholder.

But will be evaluated for acceptability by the Company if:

A suitable explanation is submitted with the application stating what steps have been taken to minimize and/or prevent future losses.

A fence, at least 4 feet high with locking gate, surrounds the pool, **OR...** the application is submitted **without liability** coverage.

A suitable explanation is submitted substantiating the requested limits.

Photos are submitted with the application showing the additions are of quality construction and are properly maintained. **Homemade** multi-sectional homes (2 single-wide units connected to form a multi-sectional) are **unacceptable**.

Supplemental heating devices as explained in the definition.

Animal Liability Exclusion endorsement #73096 (01/04) for Owner and Seasonal and **#73190 (01/04)** for Tenant is attached to the policy; **OR....** application is submitted **without liability** coverage. Animals in this category include, but are not limited to, dogs with a previous **bite history** or vicious propensities, Dobermans, Chows, Rottweilers, Akitas, American Staffordshire Terriers (Pit Bulls), attack dogs and Wolf Hybrids (or any mix thereof), Ostriches, Emus, Horses, Farm or Ranch Animals, or any type of wild or exotic animal or pets.

A suitable explanation is submitted with the application.

INELIGIBLE RISKS IN ALL CASES DO NOT SUBMIT!

1. Applicants where income is derived from a commercial, farming or business operation (including day care operations) on the premises.
2. Homes that are in foreclosure.
3. Homes located on an island, or within 1000 feet of a seacoast or river.
4. Homes supported on poles or pilings (elevated).
5. Homes under construction or homes undergoing any renovations that require the home to be vacated, or not connected to utility services.
6. Homes where any supplemental heating devices are used as the primary source of heat. Portable kerosene heaters or space heaters are ineligible.
7. Sites with prior occurrence of brushfires, floods, or landslides.
8. Vacant Mobile Homes.
9. Applicant is unemployed, other than retired or disabled.
10. Home has more than two lienholder/mortgagors.
11. Applicant has had three (3) or more property losses in the last five (5) years.
12. Applicant has had two (2) or more Fire, Theft, Liability, Water and/or Flood losses, in any combination in the last five (5) years.
13. Homes that have been uninsured for any length of time prior to the requested effective date, unless new purchase.

QUOTING PROCEDURE

Rate pages are not available for this program.

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

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

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

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

FORMS LIST

FOR REFERENCE ONLY - Policy Forms, Endorsements and Important Notices will vary by Program, coverages selected and whether the policy is new business or a renewal policy.

POLICIES AND DECLARATION PAGE

<u>Form Number</u>	<u>Title</u>
M7000 (02/05)	Homeowner's Policy for Manufactured Homes
MT000 (01/04)	Tenant Policy for Manufactured Homes
0110-4269 (05/92)	Free Form Declarations Page
MHO-MLD INS 39 (09/12)	Manufactured Homeowners Insurance Application

OPTIONAL ENDORSEMENTS

M7100 (01/04)	Additional Insured Person – Residence Premises
71920 (01/04)	Additional Party at Interest
73096 (01/04)	Animal Liability Exclusion
73190 (01/04)	Animal Liability Exclusion –Tenant
M8O00 (02/05)	Occasional Rental
M7200 (01/04)	Builders Risk Coverage
M8T00 (02/05)	Theft / Burglary Exclusion
71419 (01/04)	Building Exclusion
71975 (01/04)	Earthquake Coverage
72942 (08/07)	Golf Cart Physical Damage and Liability Extension
M7F00 (01/04)	Hobby Farming Coverage
70399 (03/85)	Notice of Cancellation or Nonrenewal
71967 (01/04)	Personal Property Replacement Cost
73386 (01/04)	Replacement Cost for Partial Losses
M7S00 (01/04)	Secondary Residence
73255 (01/04)	Scheduled Personal Property
71965 (01/04)	Trip Collision Coverage
71966 (01/04)	Vacancy Permission
73295 (07/98)	Valuable Personal Property List <i>(Mandatory when Scheduled Personal Property is purchased)</i>
7MB00 (01/09)	Equipment Breakdown Enhancement Coverage
M7W00 (05/07)	Water Back Up of Sewers or Drains
MTQ00 (03/05)	Tenant Policy Personal Property Replacement Cost
MTS00 (12/07)	Tenant Policy Schedule Personal Property
S4X00 (12/09)	Identity Recovery
M7T00 (05/04)	Total Loss Deductible Waiver
MMD00 (12/10)	Per Occurrence Deductible

MANDATORY ENDORSEMENTS

73111 (07/09)	Enhanced Coverage <i>(Mandatory for Mobile Homeowner Programs)</i>
M7600 (01/04)	Limited Mold Coverage – Property <i>(N/A to the Tenant Program)</i>
73137 (01/04)	Rental/Commercial Occupancy
71408 (10/07)	Wind Hail and Water Exclusion (Mandatory for Supplemental Territories 52 & 53 only)
71986 (01/04)	Seasonal Home
M7213 (12/05)	Attached Structures Limitation (Wind only / Territories 52 & 53 only)
M7A39 (06/07)	Special Provisions/Amendatory Endorsement – South Carolina <i>(N/A to the Tenant Program)</i>
M7DR0 (08/09)	Debris Removal Enhancement
MH800 (05/05)	Wind or Hail Deductible
MTA39 (06/07)	Tenant Policy Special Provisions/Amendatory Endorsement
MVA39 (01/08)	Mitigation Verification Affidavit (Territory 52 & 53 excluding Beach Program)
MVC39 (01/08)	Mitigation Verification Certification (Territory 52 & 53 excluding Beach Program)
PMF39 (01/08)	Premium Discount Mobile Home (Territory 52 & 53 excluding Beach Program) Expires 2/1/08
PMF39 (02/08)	Premium Discount Mobile Home (Territory 52 & 53 excluding Beach Program) Effective 2/1/08
SCNSD (07/12)	Named Windstorm Deductible

PERSONAL LIABILITY ENDORSEMENTS

M7300 (01/04)	Home Day Care Exclusion <i>(Mandatory with Personal Liability Coverage)</i>
M7500 (01/04)	Mold Exclusion – Liability <i>(Mandatory with Personal Liability Coverage)</i>
MT300 (01/04)	Tenant Policy Home Day Care Exclusion <i>(Mandatory with Personal Liability Coverage)</i>
MT500 (01/04)	Tenant Policy Mold Exclusion – Liability <i>(Mandatory with Personal Liability Coverage)</i>

PREMISES LIABILITY ENDORSEMENTS

71976 (08/10)	Premises Liability
PLM00 (01/04)	Premises Liability Mold Exclusion <i>(Mandatory with Premises Liability Coverage)</i>

IMPORTANT NOTICES

IDR01 (07/10)	Identity Recovery Coverage
IDR02 (07/10)	Identity Recovery Coverage
IN615 (09/06)	Important Notice
NMH00 (07/11)	Important Notice

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)



AMERICAN SOUTHERN HOME INSURANCE COMPANY

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

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