



Specialty. Service. Simple.

**American Modern HO-10
Specialty Homeowners
Quick Reference Guide**

| Coverages | | |
|---|--|--|
| Dwelling | -Min: \$40,000; Max: \$300,000 SC, TN Max: \$250,000 GA -HO-10 named peril fire & extended coverage (including Burglary and V&MM) -Actual Cash Value | |
| Other Structures | -10% of coverage A included - optional increase available | |
| Personal Property | -HO-10 named peril fire & extended coverage (including Burglary and V&MM) -A percentage of coverage A is included -Optional increase available (packaged amount may vary by state) | |
| Loss of Use | -Included up to 10% of coverage A -Optional increase available (packaged amount may vary by state) | |
| Deductible Options | Base: \$500 - Options: \$1,000; \$2,500 and \$5,000 | |
| Personal Liability | Included: \$25,000 - Options: \$50,000; \$100,000; \$300,000 or \$500,000 | |
| Optional Coverages | Optional Endorsements | Optional Credits |
| Replacement Cost Dwelling Personal Property Replacement Cost Enhanced Coverage Endorsement Full Repair Earthquake (not avail. In GA or SC) Limited Theft (not avail in GA or TN) | Animal Liability Exclusion Other Structures Exclusion Roof Exclusion (not avail. In GA) | Protective Devices Mature Homeowner Protective Devices Age of Home Masonry Construction New Home Purchase |
| Eligibility / Requirements | | |
| Occupancy | Owner or Seasonal | |
| Condition | -Must be in average or better condition, showing pride of ownership -Must not be subject to any unusual hazards | |
| Losses | -No more than 1 fire or liability loss -No more than 2 of any other single cause of loss excluding weather -Maximum of 3 losses | |
| Age of Home | No age limits | |
| Protection Class | All protection classes are acceptable | |
| *Prior losses include any loss incurred on any property and/or structure owned by the applicant. Complete details regarding the loss such as cause of, location of, date of, and the amount paid for the loss are required. All repairs from prior losses must be complete. | | |
| Call for approval: All liability losses, Fire losses >\$10,000; Theft >\$5,000; Water >\$5,000; no prior insurance, previously cancelled or non-renewed | | |
| Ineligible Risks | | |
| Condition | Unrepaired damage; Excessive debris on premises; Condemned; Broken/boarded windows | |
| Construction Type | Manufactured Homes; Hand-hewn Log Homes; Open Pier/Stilt Homes; Earth or Dome Homes; Row or Town Homes; Unusual Construction; Condominiums; Attached to/converted commercial | |
| Location | Isolated/inaccessible by road; Landslide area; Forest or brush fire zone; Within 1,000 feet of rising water or flood area | |
| Applicant | Past conviction of arson or fraud; Unemployed; Home in foreclosure or 60 days past due; More than 2 lienholders; 4 or more losses in the past 3 years | |
| Other | Kerosene or portable space heaters; Knob & tube wiring; Underground fuel tank on premises; Fraternity, sorority or student housing | |
| Payment Plans | | |
| Full Pay | Paid in Full | |
| 4-Pay | 25% Down | |
| 10-Pay | 16.3% Down | |
| EZ-Pay (electronic funds transfer) | 2 months down. Auto deductions from customer's bank account on date of their choice. Authorization Required | |