



**AMERICAN MODERN HOME
INSURANCE COMPANY**

(077)

New Business 05-01-08
Renewal Business 06-01-08

American Modern Collector Car

Program Guide

SUBMITTING THE RISK

Please keep in mind that sound underwriting requires the exercise of trained judgment, applied to current and individual situations. All risks should meet our underwriting eligibility criteria or have prior approval from your underwriter prior to submitting. Occasionally your American Modern Collector Car Underwriter may declare a risk unacceptable to the Company even though it appears to be eligible in this Guide.

BINDING PROCEDURES

1. New Business
 - a. Policies are considered bound when the complete application packet (as outlined below) is received. All new business is subject to underwriting review and approval.
 - i. All completed application packets should be received by American Modern Insurance Group no later than 14 days after the requested effective date of coverage.
 - ii. Application packets received greater than 14 days after the requested effective date of the policy will be considered bound on the date received.
 - b. A complete application packet contains:
 - i. The completed application.
 1. All applications should be printed from the American Modern Collector Car processing system.
 2. All applications should have all sections completed and signed by the applicant.
 3. All signatures on the applications must be dated prior to or on the requested effective date of the policy.
 4. The exact current odometer reading must be noted on the application for each vehicle.
 5. A clearly legible V.I.N. (Vehicle Identification number) is mandatory on all applications submitted to the company due to state insurance verification regulations.
 - ii. The declarations page for the applicant's regular use vehicle(s).
 - iii. All state specific selection or rejection forms signed by the insured. (see COVERAGES section for specifics)
 - iv. Recent color photographs for each vehicle per the below requirements. Good quality digital or 35mm photographs are acceptable.
 1. Stock Vehicles – At minimum, two (2) exterior photos of each collectible vehicle showing all (4) sides.
 2. Modified Vehicles – At minimum, two (2) exterior photos of each collectible vehicle showing all (4) sides, one (1) of the engine compartment, and (1) of the vehicle interior.
 3. Units over \$100,000 in value should follow the "Modified Vehicles" requirements.
 4. It is also recommended, but not required, to obtain a photo of the garage and the odometer for each vehicle.
 - v. Documentation needed for discounts that may apply.
 - vi. Payment and any associated forms (See PAYMENT PLANS AND OPTIONS for specifics).
2. Mid Term Additions & Changes:
 - a. All mid term additions or changes are considered bound when all of the below information is received. All mid term additions or changes are subject to underwriting review and approval.
 - b. All additions or changes should be submitted within 14 days of the requested effective date.
 - i. Any additions or changes received greater than 14 days after the requested effective date of the policy will be considered bound on the date received.
 - c. Requests to add or replace a vehicle must be made on the American Modern Collector Car Program Change Request form and must include the photographs as outlined for New Business submissions.
 - d. All policy changes must have completed state specific forms attached at time of submission, if required. Please contact your underwriting authority with any questions on required forms for changes.
 - e. Payment may be submitted at the time of the change or the insured will be billed at a future date.

TEMPORARY SUSPENSION OF WRITINGS

During periods of severe weather, please **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. Renewals of expiring policies may be written, provided there is **no** increase in coverage or lapse between policies.

IMPENDING SEVERE WEATHER - BINDING RESTRICTIONS AND PROCEDURES: FOR UPDATES, CALL (800) 543-2644 EXT. 3700 or refer to the "News For You" section on modernLINK®.

PAYMENT PLAN AND OPTIONS

| | <u>EZ Pay*</u> (Electronic Funds Transfer) 2 months down with 10 installments | <u>1-Pay</u> Paid in Full | <u>4-Pay</u> 25% down with 3 installments |
|-----------------------|--|--|--|
| Premium \$499 or less | Available | Available | N/A |
| Premium \$500 or more | Available | Available | Available |

Credit Cards (MasterCard®, Visa®, Discover®, and American Express®) are accepted for all payment options. Please indicate card type, charge amount, card number, and expiration date. Please utilize form AMIGCC-001.

For EZ Pay (Electronic Funds Transfer), submit authorization form # 00220-08-G with a voided check or withdrawal slip. The customer may select the dates of automatic withdrawal.

Payment options, with exception to 1-Pay, include a service fee.

GENERAL UNDERWRITING RULES

1. **Policy Term** – Policies must be written for a 12 month term.
2. **Minimum Premium**
 - a. The minimum written premium is \$100 for policies insuring non-modified vehicles, \$250 for those insuring modified vehicles.
 - b. The minimum earned premium is \$50 per policy if cancelled by the insured. Policies canceled due to non-payment of premium are considered cancelled by the insured.
 - i. If canceled by us for reasons other than non-payment of premium, the return premium shall be calculated pro rata of the written premium.
3. **Liability, Comprehensive, and Collision must be present on all policies.** Physical Damage only policies or Liability only policies are not permitted.
4. **The vehicle's rating location shall be determined by the state in which it is registered.**
5. **ID Cards** - State mandated ID Cards will be issued with each policy. Canadian Non-Resident Inter- Province Motor Vehicle Insurance Cards are available upon request.

OWNER/OPERATOR ELIGIBILITY

"American Modern Collector Car" continues to offer the lowest rates possible by only insuring those individuals who maintain an average to above average driving record. Please submit the insured's current Motor Vehicle Report with the complete submission.

1. **General Owner/Operator Eligibility Rules**
 - a. All members of the household (licensed or unlicensed) or any other potential operator must be identified on the application, regardless of the amount of use.
 - b. All operators must have nine years experience.
 - c. The auto must be owned by an individual, by a husband and wife who are residents of the same household, by two or more resident relatives, or by an LLC or Family Trust.
 - d. Each operator in the household, including college students, must maintain another vehicle for their regular use, and this vehicle must be newer than 20 years old. Physical damage coverage on the regular use vehicle is not required.
 - e. Any operator requiring a SR-22 (proof of financial responsibility) is not eligible.
 - f. Any operator who has a currently expired driver's license, or has had a driver's license suspended, revoked, cancelled, or barred in the past three years/36 months is not eligible.
 - g. Driver exclusion form VAD22 (09/07) may only be used for operators with less than 9 years driving experience.
 - i. Spouses may not be excluded.
 - ii. Licensed household member(s) or other potential operator(s) who are ineligible for any reason other than driving experience may not be excluded. These risks should not be written.
2. **Experience Period/Driver Record**
 - a. Experience Period: 3 years (36 continuous months) preceding the effective date of the policy.
 - b. Individual operators may have no more than any one of the following within the experience period:

- i. two minor moving violations,
- ii. one at fault accident, or
- iii. one at fault accident and one minor moving violation (from a separate incident).
- c. Individuals with major violations during the experience period are not eligible for coverage.
- d. Households may have no more than four at fault incidents in the experience period. Motor Vehicle Reports will be ordered on all operators in the household on New Business applications.

3. Violation Definitions

- a. A major violation is defined as:
 - i. Driving while suspended, revoked, cancelled, expired, barred, etc.
 - ii. Drag racing or participating in speed contests.
 - iii. Failure to stop and report accident involvement (hit-and-run).
 - iv. Reckless driving.
 - v. Fleeing or attempting to elude a police officer.
 - vi. Any speeding violation in excess of 40 mph over the limit.
 - vii. DUI/DWI violations, defined as
 - 1. alcohol/liquor or drug related;
 - 2. refusal of an alcohol test;
 - 3. possession of an illegal substance; or
 - 4. open container.
- b. At-Fault Accidents. For underwriting and rating purposes, every accident will be considered to be “At-Fault” EXCEPT those occurring under the following circumstances:
 - i. Any accident where accumulated total damages do not exceed \$1,000.00 including any deductible.
 - ii. The vehicle was lawfully parked at the time of the accident.
 - iii. Any accident where an insured unit is struck by another vehicle and the applicant or other resident operator is reimbursed by, or on behalf of, the individual(s) who are responsible for an accident or receives judgment against such person.
 - iv. Any accident where the unit operated by the applicant or any resident operator is the victim of a “hit-and-run”, if the applicant or resident operator reports the accident to the proper authority within 24 hours.
 - v. Any accident that was caused by contact with a living animal, including a bird.
 - vi. Any accident where the operator of the other vehicle involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident.
 - vii. Accidents involving Physical Damage, limited to and caused by flying missiles, or falling objects.

UNIT ELIGIBILITY

IMPORTANT NOTE: An “American Modern Collector Car” is a private passenger vehicle or truck which is used on a very limited basis, such as in exhibitions, club activities, parades, and the occasional pleasure/leisure use. American Modern Insurance Group insures these vehicles on an Agreed Value basis, and therefore we are looking for vehicles that are in good to excellent maintenance, original or restored condition, and whose characteristics - unique features, rarity, and/or overall popularity with various generations – raise the desirability of the vehicle above that of the common auto.

- 1. **American Modern Collector Car Program** defines each auto below:
 - a. **“Antique”** - A vehicle manufactured 25 or more years prior to the current model year.
 - b. **“Classic”** - A vehicle manufactured from 20 to 24 years prior to the current model year.
 - c. **“Collectible”** - A vehicle manufactured from 15 and 19 years prior to the current model year. Any post-1980 4-door sedan should be referred to your American Modern Collector Car Underwriter prior to binding coverage.
 - d. **“Exotic”** – A vehicle manufactured less than 15 years prior to the current model year. These vehicles are unique in their appearance, performance capabilities, and will continue to appreciate in value. Vehicle models that generally fit into this category include, but are not limited to Lamborghini, Ferrari, Corvette, and Porsche.
 - e. **“Custom”** - A vehicle originally manufactured from 1949 through the present year. This vehicle has been mechanically and/or cosmetically altered (such as alterations to the chassis, drive train, body and interior) from its original power and structural configurations, but retains its original identity. When using the system, please make sure to select modified to ensure proper classification.
 - f. **“Street Rod”** - A vehicle originally manufactured prior to 1949, mechanically and/or cosmetically altered (chassis, drive train, body and/or interior) from its original power and structural configurations, but continues to retain its original identity. Open, “T-Bucket” type street rods are acceptable. When using the system, please make sure to select modified to ensure proper classification.

Additional Vehicles

- a. “Kit” – Vehicles built from a purchased package are eligible when assembled by an experienced and/or professional manufacturer or dealer. Documentation of value and kit manufacturer must be provided. They should be considered modified and entered in accordance with the registration.
- b. “Vehicles Under Restoration”- Vehicles less than 80%* completed at the time of application are required to be under active restoration. These vehicles will be subject to prior underwriting approval. If approved, we will require annual updates, photos and documentation, on the progress made and such vehicles should be completed within 2 years. They are rated and classified based on the original date of manufacture and level of modifications.

**A vehicle is considered 80% complete when it is drivable and only minor improvements are needed such as final paint, decals, etc.*

2. Program Requirements

a. Mileage Plans:

- i. Antique, Classic, Collectible, Custom, Exotic, and Street Rod have 1,000, 3,000, and 6,000 mileage plans available.

b. Roll Over Miles

- i. An insured is required to keep vehicle usage within the mileage plan accrument. The mileage plans are designed to allow unused miles to roll-over to the following years.
- ii. A vehicle that is used in excess of the total accumulated mileage from the inception of the policy will not be eligible for the program and coverage will be voided in the event of a loss.
- iii. The odometer reading should be taken at the inception of the policy. In the event of a loss, the odometer statement will again be taken. The difference between the two will be compared to the cumulative mileage plans to determine if the insured has remained within the mileage plan.
 - 1. The below table shows two insureds, A & B. While A has remained within the total cumulative mileage, B has not selected the proper mileage plan and faces the potential of coverage being voided in the event of a loss.

| | Mileage Plan Selected – Insured A & B | Miles driven – Insured A | Miles driven – Insured B |
|--------|--|-----------------------------|-----------------------------|
| Year 1 | 3,000 | 1,500 | 3,000 |
| Year 2 | 3,000 | 4,000 | 4,000 |
| Year 3 | 3,000 | 3,250 | 6,000 |
| Total | 9,000 | 8,750 | 14,000 |

c. Vehicle Storage

- i. The vehicle must be stored in a locked garage facility. Garaging facilities must be a permanent structure that is fully enclosed and all entryways must have a functioning locking mechanism.
 - 1. We do not consider the following to be garaging facilities:
 - a. Three sided enclosures
 - b. Carports
 - c. Canopy Garages
- ii. When the vehicle is away from the owner’s premises in accordance with the Usage Requirements, it is expected that the owner will exhibit a high level of due diligence to ensure the protection of the vehicle.
- iii. Any vehicle not stored in a secured and locked facility when not being used in accordance with the Usage Requirements, is not eligible for the program.

d. Usage Requirements

- i. As stated above, an “American Modern Collector Car” is a private passenger vehicle which is used on a very limited basis, such as in exhibitions, club activities, parades, functions of public interest and the occasional pleasure/leisure use. As such, any vehicle used for any of the following purposes (or similar situations) is considered not eligible for coverage:
 - 1. Substitute transportation for any regular use vehicle.
 - 2. Running errands (e.g. picking up dry cleaning)
 - 3. Shopping
 - 4. Driving to or from work or school.
 - 5. Business or commercial use.
 - 6. Used for racing or participation in or at a facility designed for racing for the purposes of practicing, testing for racing, speed contests, time trials, driver’s education or on-track event of any kind. The only exception to on a track would be if an auto show/exhibit were being held on the field for display purposes only.
 - 7. Units for sale or on consignment at the time of application.

- ii. Usage of the "American Modern Collector Car" is considered to fall within the usage requirements when the vehicle is in transit to or from, in attendance at, or located at the lodging of the named insured during overnight exhibitions, club activities, or parades.
- iii. Usage of the "American Modern Collector Car" is considered to fall within the usage requirements while in transit to or from a repair facility and/or maintenance function.

3. Valuation

IMPORTANT NOTE: Because owners of an "American Modern Collector Car" see their units as an important investment, it is important that we accurately estimate the amount of insurance necessary. Since these units are insured at Agreed Value, it is imperative that proper care is taken to establish the proper value of the vehicle. Units must be insured to a "realistic" market value based on a current pricing and valuation guide. Your American Modern Collector Car Underwriters prefer using the NADA® Appraisal Guides or the Old Cars Price Guide®.

a. Maximum Values:

- i. The maximum value per unit within the agency binding authority is \$75,000; maximum total collection value is \$150,000.
- ii. Units undergoing restoration shall be insured at the current value of the vehicle. Mid term value updates are allowed as progress is made on the restoration.
- iii. Values in excess of these limits require company approval prior to binding. Please contact your American Modern Collector Car Underwriter for specific pre-qualification requirements.

b. Minimum Values

- i. The minimum value per vehicle we can accommodate is \$3,500 for non-modified vehicles and \$7,500 for modified vehicles.
- c. At our discretion, an independent, professional and detailed appraisal may be requested on any vehicle to verify the value. A "build sheet" may also be requested for heavily modified vehicles.
- d. For higher valued and/or larger collections, additional detailed garaging information may be requested by Underwriting.
- e. High valued vehicles or collections may require an on site inspection by American Modern Insurance Group within the first 6 months of coverage.

4. Specific Vehicle Eligibility

a. Risks requiring underwriting approval prior to binding:

- i. Vehicles equipped with non-OEM (Original Equipment Manufacturer):
 - 1. roll bars,
 - 2. roll cages,
 - 3. wheelie bars,
 - 4. 5 point seat restraints, or
 - 5. nitrous oxide or alternative fuel source (alcohol, methanol, or nitromethane).
- ii. Race "Pro Street" machines – street legal race cars. These vehicles may have gutted interior (no passenger seats, stereo, or upholstery), sequential shifters, air conditioning removed, lighted body panels, roll cages, racing slicks, acrylic windows, etc.
- iii. Any vehicle that is leased or corporately owned, except LLC's.
- iv. Dune Buggies designed for on street use only (e.g. Volkswagen based dune buggies with headlights, taillights, license plate, seat belts, etc.)
- v. Vehicles for sale or on consignment at time of application.
- vi. Vehicles with trailers and/or towing apparatus.

b. Ineligible Risks – please do not quote or bind coverage:

- i. Any vehicle not under active restoration and less than 80% complete. May need a complete restoration of body, chassis, or interior; heavily weathered, wrecked and/or stripped, or is used only for parts.
- ii. Any vehicle equipped with a camper shell-topper or a bed mounted toolbox.
- iii. "Kit" or "Replica" vehicle not built by a reputable manufacturer or dealer.
- iv. Any vehicle owned by or registered to a professional collectible car dealership and/or restoration shop.
- v. Dune Buggies designed for off road use (e.g. rail buggies, sand buggies, etc.)

COVERAGES

Note: For all Liability coverages, including BI/PD Liability, Uninsured/Underinsured Motorists, and Personal Injury Protection, the rate determined for the highest rated vehicle of a multi-car policy is the total liability coverage premium for all vehicles on the policy. On average, newer or modified vehicles will generate a higher liability rate.

*****Coverages (BI/PD, Comprehensive, Collision, etc.) may not be deleted for seasonal purposes.*****

- 1. **Combined Single Limit Liability** - Coverage in the event of an insured's negligence that results in the damage

or destruction of another's property or in the bodily harm, sickness, disease, or death of other persons. This is a single limit of coverage providing a "Per Occurrence" amount.

- a. This is a required coverage.
 - b. Minimum Limit of \$75,000 is required (higher limits are available)
 - c. **Limits are required to be less than or equal to that of the regular use auto(s).**
 - d. The charge for Combined Single Limit Liability applies once, regardless of the number of vehicles on the policy.
2. **Personal Injury Protection** – Payment of medical expenses without regard to fault for defined insureds.
- a. This is an optional coverage.
 - b. Coverage is provided at a limit of:
 - i. \$20,000 for Medical Expense loss arising out of injury to any one person;
 - ii. \$200/wk for essential services;
 - iii. \$250/wk for work loss;
 - iv. \$2,000 for funeral expense; and
 - v. Survivor's loss of
 1. \$200/wk for loss of contributions; and
 2. \$200/wk for substitute services.
 - vi. Maximum limit for the total of essential services, work loss, funeral expense, and survivor's loss is \$20,000.
 - vii. Maximum limit for the total of all Personal Injury Protection Benefits is \$40,000.
 - c. Combined Personal Injury Protection –
 - i. The options to stack PIP coverage (the "Combined PIP option") must be offered as follows:
 1. When two or more vehicles subject to the Minnesota No-Fault Law are afforded No-Fault coverage under the same policy.
 2. When a named insured owns two or more vehicles subject to the Minnesota No-Fault Law, but insures only one such vehicle under the policy.
 - ii. Coverage limits are the same as items b.i. through b.vi.
 - iii. Maximum limit for the total of all Personal Injury Protection Benefits is \$40,000 per "your covered auto"
 - d. Exclusion if Work Loss Benefits
 - i. The named insured has the ability to exclude Work Loss benefits if:
 1. The named insured is age 65 and older; or
 2. Has obtained the age of 60 years and is retired and receiving a pension.
 - ii. The insured may elect to exclude only themselves, or themselves and other relatives fitting the criteria from d.i.1. or d.i.2. above.
 - e. Selection/Rejection form V9117 (08/06) should be completed in all cases.
 - f. The charge for PIP applies once, regardless of the number of vehicles on the policy.
3. **Uninsured/Underinsured Motorists** - Coverage provides insurance for the protection of persons insured thereunder who are legally entitled to recover damages from owners or operators of uninsured or underinsured motor vehicles because of bodily injury, sickness or disease, including death, or property damage resulting there from.
- a. This is a required coverage.
 - b. Limits should match and may not exceed the CSL Limits.
 - c. **Limits are required to be less than or equal to that of the minimal values applicable to the regular use auto(s).**
 - d. The charge for UM/UIM applies once, regardless of the number of vehicles on the policy.
4. **Comprehensive** - Coverage for physical damage to the unit outside of that covered under collision and not excluded by the policy language.
- a. This is a required coverage.
 - b. Available Deductibles:
 - i. Antique, Classic, and Collectible, Street Rod, and Custom
\$0, \$250, \$500, \$1,000, \$2,500, or \$5,000
 - ii. Exotic \$100,000 and less in value
\$500, \$1,000, \$2,500, or \$5,000
 - iii. Exotic over \$100,000 in value
\$1,000, \$2,500, \$5,000, or \$10,000
5. **Collision** - Coverage for damage caused by upset or impact with another vehicle or object.
- a. This is a required coverage.
 - b. Available Deductibles:

- i. Antique, Classic, and Collectible, Street Rod, and Custom
\$0, \$250, \$500, \$1,000, \$2,500, or \$5,000
 - ii. Exotic \$100,000 and less in value
1,000 and 3,000 mile plan - \$500, \$1,000, \$2,500, or \$5,000
6,000 mile plan - \$1,000, \$2,500, or \$5,000
 - iii. Exotic over \$100,000 in value
\$1,000, \$2,500, \$5,000, or \$10,000
6. **Towing Coverage** – In the event that the Collector Car suffers a breakdown while away from the garaging location, towing and labor coverage is automatically included up to \$75.00 per occurrence. Enhanced Nationwide Towing coverage is also available.
7. **Spare Parts Coverage** - \$500.00 is included for direct and accidental loss to spare parts and accessories for your covered auto as long as Collision or Other Than Collision Coverage is purchased. The insured may purchase additional spare parts coverage to a maximum of \$10,000.
8. **Trip Extension Endorsement** – On rare occasions and for an additional premium charge, mileage for a specific trip to a club meet, activity or exhibition may be excluded from the computation of the annual mileage limitation, subject to prior underwriting approval. Form V9107 (12/93) should be completed and system documented with proper amount.
9. **Full Safety Glass Coverage** – By purchasing Full Safety Glass Coverage the insured will receive comprehensive insurance which provides full coverage for the repair or replacement of damaged safety glass, without regard to the applicable Comprehensive deductible. The term “safety glass” as used in this rule means the: Glass used in the windshield, doors and windows of a motor vehicle; and Glass, plastic or other material used in the lights of a motor vehicle. System should be notated on each vehicle that the coverage will apply.
10. **Nine-to-Five Driver Coverage** - This coverage amends the definition of “occasional pleasure use” on a per vehicle basis to allow for driving to or from work on a “restricted basis”
“Restricted basis” means:
- a. Commuting to or from work no more than two days per week;
 - b. Operated solely by either a named insured shown on the declarations or an operator listed on the policy.

DISCOUNTS

1. **Car Club /Affinity Group Discount**
A 10% discount applies to the total premium of an insured who is a member of an approved association/affinity group/Car Club. Proof of membership is required
2. **Large Collection Discount**
A 20% discount applicable to Comprehensive and Collision premiums is available for policies with more than one vehicle and a total collection value of greater than \$250,000.
3. **Accident Prevention Course (APC) Discount** - A 10% discount shall be applied to the premiums for Single Limit Liability, Personal Injury Protection, Uninsured/Underinsured Motorists, Other Than Collision and Collision coverages provided:
- a. The auto is classified and rated as a private passenger auto; and
 - b. The operator of the auto:
 - i. Is age 55 or older; and
 - ii. Has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed one of the following types of courses approved by the Minnesota Commissioner of Public Safety:
 - 1. An Accident Prevention Course, or
 - 2. An Accident Prevention Refresher Course.
 - c. This discount shall apply:
 - i. To new and renewal policies with inception dates within the 36-month period following the course completion date.
 - ii. To the auto operated by the insured with the course completion certificate subject to the following:
 - 1. If more than one person insured on the policy meets the APC Discount eligibility criteria set forth in Paragraph b., the APC Discount shall be afforded to the number of autos equal to the number of insureds eligible for the discount.

2. If the number of autos exceeds the number of insureds who meet the APC Discount eligibility criteria, the APC Discount shall be afforded to such excess autos only if there are no other drivers assigned to those autos (i.e., drivers who do not meet the APC Discount eligibility criteria).
- iii. Only once to each such auto regardless of the number of operators with course completion certificates.

This discount shall not apply to a vehicle classified and rated under the Miscellaneous Types Rule unless classified and rated as a private passenger auto.

4. Anti-Theft Discount - A discount shall be applied to the Other Than Collision premium, provided:
 - a. Alarm Devices, Active Disabling Devices and Passive Disabling Devices - To qualify, the vehicle must be equipped with a device meeting the criteria of the paragraphs below. If the vehicle is equipped with more than one qualifying device, only the single highest discount shall apply. Evidence of installation of anti-theft devices may be required prior to the granting of this discount.
 - i. Alarm Only and Active Disabling Devices - A 5% discount shall be afforded for vehicles equipped with a device that does one or more of the following when activated:
 1. Sounds an alarm;
 2. Causes the vehicle horn to sound;
 3. Causes the vehicle lights to flash;
 4. Causes the vehicle to be rendered inoperable.
 - To qualify, the device must:
 1. Be provided by the manufacturer of a vehicle as original equipment, or installed in a vehicle by the manufacturer of the vehicle or an authorized dealer of that manufacturer; and
 2. Be self-activating upon locking the passenger doors of the vehicle.
 - i. Passive Disabling Devices - A 15% discount shall be afforded for vehicles equipped with a hood lock which can be released only from inside the vehicle, and with a passive disabling device which disables the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is not required to engage the device.
 - b. VIN Etching –
 - i. A 15% discount shall be afforded on vehicles where the VIN has been permanently etched into each glass panel of the vehicle and a sticker has been affixed to the glass panel of the driver's door stating the vehicle has been so marked.
 - ii. A separate 5% discount is available on vehicles where the VIN has been permanently etched into each major vehicle part and a sticker has been affixed to the glass panel of the driver's door stating the vehicle has been so marked. Major vehicle parts are:
 1. Engine
 2. Transmission
 3. Each door allowing entry or access to the passenger compartment
 4. Hood
 5. Grille
 6. Each bumper
 7. Each front fender
 8. Trunk lid
 9. Tailgate or hatchback
 10. Rear quarter panel
 11. Frame or in case of unitized body the supporting structure which serves as the frame
 - iii. Hidden Transmitter - A 15% discount shall be afforded on vehicles protected by a dealer installed hidden transmitter in those locations where the police department has authorized such devices and equipped patrol cars to monitor those devices when a vehicle is reported stolen.

HOW TO REACH US WHEN YOU NEED US

CLAIM RELATED

Submit a claim:

Phone: 1-800-543-2644

Fax: 1-800-217-5150

Online: <http://www.amig.com>

choose "Claims"

select "File a Claim"

select the "Automobiles" form

Mail: American Modern Insurance Group, Inc.

Attn: Customer Care

P.O. Box 5323

Cincinnati, OH 45201-5323

Regarding an Ongoing Claim:

Phone: 1-800-375-2075

POLICY SERVICE

Collector Vehicle Team Phone: 800-214-2351

Customer Care: 800-543-2644

New Business/Application email: elitecollectorcar@amig.com

New Business/Application Fax: 800-603-4617

General Service Email: servicecenter@amig.com

General Service Fax: 800-217-5150

Agency Support Services: 866-527-9583

TO OBTAIN SUPPLIES:

modernLINK: www.amig.com

modernLINK is available Monday through Friday 7 a.m. - 12 a.m. Eastern

Saturday and Sunday 8 a.m. - 9 p.m.

For assistance contact your modernLINK Profile Administrator located within your office

or contact American Modern's Systems Support Team at 1-866-527-9583.

Normal Business hours 8 a.m. to 6 p.m. Eastern, Monday - Friday.

Calls received Monday - Friday 6 p.m. - 9 p.m., weekends and holidays 8 a.m. - 9 p.m., will be answered by voice mail, and a member of Systems Support will return the call within one hour.

E-mail: supply@amig.com

or **Fax:** 1-513-947-4050

If you have a question about supplies, please call: 1-800-759-9008, ext. 5561

When obtaining supplies, please refer to the form number at the lower left hand corner of this page.



AMERICAN MODERN HOME INSURANCE COMPANY

EXECUTIVE OFFICE

POST OFFICE BOX 5323

CINCINNATI, OHIO 45201-5323

1-800-543-2644

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