



Updates to Michigan Manufactured Homeowners Programs

August 29, 2008

Effective Date: November 15, 2008 for new and renewal business

Dear Michigan Agent:

American Modern Home Insurance Company has updated our manufactured homeowners programs in Michigan.

Program changes

- ✓ We have removed Broad Form from our Rental program and added Personal Property to the Comprehensive Rental program.

New Optional Water Backup Coverage

- ✓ Water Back Up of Sewers or Drains- This \$10 optional coverage provides protection from damage caused by water back up through sewers, drains or from below the surface of the ground.

The First Manufactured Home Policy That Covers Appliances and Major Electrical and Mechanical Systems.

A new Breakdown Endorsement expands our manufactured home policies to cover the sudden and accidental failure of electrical and mechanical systems, both those built into the home and others purchased later.

- Central heating and cooling system
- Home security system
- Computer equipment
- Entertainment equipment, like a plasma TV or satellite dish
- Kitchen appliances
- Water heater
- Clothes washer and dryer
- Well and sump pumps
- Electrical panel

This is just a short list. If it's plugged in, it's likely it's covered. This unique coverage isn't available from any other manufactured home insurance carrier!

This optional Endorsement adds just \$15 to the policy premium. **Consider that many of the items listed above cost \$1,000 or more. That's a lot of protection for \$15.** The Breakdown Endorsement has a standard \$500 deductible [7MB00 (01/08)]; if desired, your customer can pay \$30 and buy-down the deductible to \$250 [7M250 (01/08)].

A new deductible option can make policies more affordable

- ✓ We now have a new \$2,500 deductible option. When customers choose the \$2,500 deductible option, they receive a \$75 premium credit. It can make it easier for them to pay for their coverage.

American Modern Home strives to provide you with competitive coverages that meet your needs. If you have any questions about our manufactured homeowners programs, please call our *Customer Care* department at 1-800-543-2644.

Sincerely,

Nancy Joure
District Sales Manager
American Modern Home Insurance Company