



**AMERICAN MODERN SELECT  
INSURANCE COMPANY**

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**(085)**

*New & Renewal Business 11-15-07*

**GRAND GENERAL INSURANCE  
AGENCY, INC.**

3030 Ivanrest Ave. SW, Suite B  
Grandville, MI 49418

1-800-869-2022 • (616) 531-5150

Fax: (888) 767-0826 or (616) 559-6001

## **Manufactured Homeowner Programs**

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

# TERRITORY DEFINITIONS



## TERRITORY 50

Entire State

# 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 65, day 155, and day 245.
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, and day 280.
4. 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 Homeowners Program

- Designed for single 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/Seasonal Mobile Homeowner 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.

## Tenant Program

- Designed to provide personal property coverage for individuals renting a manufactured home.
- Named Perils, including Burglary
- Minimum Limit of \$5,000 and maximum limit of \$25,000 is available
- **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	MOBILEHOMEOWNER PROGRAM	MOBILE HOME PROGRAM	SEASONAL MOBILE HOME	SEASONAL MOBILEHOMEOWNER PKG. PROGRAM	RENTAL/ COMMERCIAL	TENANT PROGRAM
<b>Comprehensive Dwelling Coverage</b>	Included	Included	Included	Included	Included (Broad Form Optional)	N/A
<b>Comprehensive Other Structures</b>	10% of Dwelling Limit	Optional	Optional	\$500 (Increase)	Optional (Broad Form Optional)	N/A
<b>Personal Property</b>	Comprehensive 50% of Dwelling Limit	Comprehensive Optional	Comprehensive Optional	Comprehensive Optional \$3,000 Increase Optional	Broad Form Optional	Named Perils Included
<b>Mold and Remediation Coverage Sub-Limit</b>	\$10,000 Combined Section I	\$10,000 Combined Section I	\$10,000 Combined Section I	\$10,000 Combined Section I	\$10,000 Combined Section I	N/A
<b>Personal Liability Medical Payments Damage to Property of Others</b>	\$50,000 \$1,000/\$25,000 \$500 per occurrence	Optional	Optional	Optional	N/A	Optional
<b>Animal Liability</b>	\$10,000 per occurrence	\$10,000 if Personal Liability is purchased	\$10,000 if Personal Liability is purchased	\$10,000 if Personal Liability is purchased	N/A	\$10,000 if Personal Liability is purchased
<b>Premises Liability</b>	N/A	N/A	N/A	N/A	Optional	N/A
<b>Stated Value</b>	Included	Included	Included	Included	Included	N/A
<b>Replacement Cost For Partial Losses</b>	Optional	Optional	Optional	Optional	Optional	N/A
<b>Personal Property Replacement Cost</b>	Optional	Optional	N/A	N/A	N/A	N/A
<b>Deductible</b>	\$500 All Perils	\$500 All Perils	\$500 All Perils	\$500 All Perils	Selected Options \$250, \$500, \$1,000 or \$2,500	\$250 All Other Perils \$500 Burglary
<b>Earthquake Coverage</b>	Optional	Optional	Optional	Optional	Optional	N/A

# SUPPLEMENTARY COVERAGES

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

\*Supplemental Coverages are changed from the standard policy limits due to the Enhanced Coverage Endorsement #73111 (01/04), 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



## OPTIONAL COVERAGES

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)																																										
<b>Antenna Coverage</b>	<b>78</b>	Mobile Homeowner Programs – Policy includes \$500 of coverage. Mobile Home, Seasonal and Rental/Commercial programs – Policy includes \$100 of coverage. To increase, add \$5.00 per each additional \$100 of coverage. Not available on the Tenant program.																																										
<b>Builders Risk Coverage</b>	<b>DY</b>	Available on New Homes (under construction) and New Business only. Non-Premium Bearing. Not available on the Seasonal, Rental/Commercial or Tenant programs.																																										
<b>Deductible Options</b>	<b>24</b>	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. Does not apply to the earthquake deductible if purchased. Not available on the Rental/Commercial or Tenant programs.																																										
<b>Earthquake Coverage</b>	<b>86</b>	10% deductible per coverage, \$1,000 minimum. Rate: \$0.65 per \$1,000. Minimum premium of \$15.00 applies. Premium is fully earned. Not available on the Tenant program.																																										
<b>Fire Department Service Charge</b>	<b>53</b>	Mobile Homeowner Program – Policy includes \$500 of coverage. Mobile Home, Seasonal and Rental/Commercial programs – Policy includes \$250 of coverage. To increase, add \$5.00 per each additional \$250 of coverage. Not available on the Tenant program.																																										
<b>Golf Cart Physical Damage and Liability Extension</b>	<b>T1</b>	Not available on policies without Personal Liability Coverage. Rate: \$35.00 per cart. Not available on the Rental/Commercial or Tenant programs.																																										
<b>Hobby Farming Coverage</b>	<b>50</b>	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.																																										
<b>Identity Fraud Expense Coverage</b>	<b>6P</b>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Expense Limit</u></th> <th style="text-align: left;"><u>Annual Premium</u></th> </tr> </thead> <tbody> <tr> <td>\$5,000</td> <td>\$25.00</td> </tr> <tr> <td>\$10,000</td> <td>\$40.00</td> </tr> </tbody> </table> Not available on the Seasonal, Rental/Commercial or Tenant programs.	<u>Expense Limit</u>	<u>Annual Premium</u>	\$5,000	\$25.00	\$10,000	\$40.00																																				
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<b>Mechanical Breakdown Enhancement Coverage</b>	<b>M0 MR</b>	Provides equipment breakdown protection for systems and appliances in the home. Not available on the Rental/Commercial or Tenant programs. <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Deductible</u></th> <th style="text-align: left;"><u>Rate</u></th> </tr> </thead> <tbody> <tr> <td>\$250 (<b>M0</b>)</td> <td>\$30.00 (Byline, Seasonal, Seasonal MHO Package)</td> </tr> <tr> <td>\$250 (<b>M0</b>)</td> <td>\$15.00 (Package Only)</td> </tr> <tr> <td>\$500 (<b>MR</b>)</td> <td>\$15.00 (Included in Package and optional for Byline, Seasonal, and Seasonal MHO Package)</td> </tr> </tbody> </table>	<u>Deductible</u>	<u>Rate</u>	\$250 ( <b>M0</b> )	\$30.00 (Byline, Seasonal, Seasonal MHO Package)	\$250 ( <b>M0</b> )	\$15.00 (Package Only)	\$500 ( <b>MR</b> )	\$15.00 (Included in Package and optional for Byline, Seasonal, and Seasonal MHO Package)																																		
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<b>Personal Property Replacement Cost</b>	<b>20</b>	Limit of Liability must equal Personal Property Limit. Rate: \$25.00 per home. Not available on the Seasonal, Rental/Commercial or Tenant programs.																																										
<b>Replacement Cost for Partial Losses</b>	<b>54</b>	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.																																										
<b>Scheduled Personal Property</b>		<p><b>Coverage not provided for professional or business use.</b> Not available on the Seasonal, Rental/Commercial or Tenant programs. <b>Do Not Bind</b> 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-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 80%;"></th> <th style="text-align: right; width: 10%;">Rate per \$100</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><b>43</b></td> <td>➤ Arts, ceramics, china, antiques and heirlooms</td> <td style="text-align: right;">\$ .35</td> </tr> <tr> <td style="text-align: center;"><b>13</b></td> <td>➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories</td> <td style="text-align: right;">\$1.85</td> </tr> <tr> <td style="text-align: center;"><b>22</b></td> <td>➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections</td> <td style="text-align: right;">\$ .45</td> </tr> <tr> <td style="text-align: center;"><b>27</b></td> <td>➤ Coin collections</td> <td style="text-align: right;">\$1.90</td> </tr> <tr> <td style="text-align: center;"><b>AP</b></td> <td>➤ Computers, computer software, discs, equipment and accessories</td> <td style="text-align: right;">\$1.50</td> </tr> <tr> <td style="text-align: center;"><b>05</b></td> <td>➤ Furs</td> <td style="text-align: right;">\$ .50</td> </tr> <tr> <td style="text-align: center;"><b>14</b></td> <td>➤ Golfing Equipment meaning golf clubs, shoes and bags</td> <td style="text-align: right;">\$1.00</td> </tr> <tr> <td style="text-align: center;"><b>28</b></td> <td>➤ Guns, ammunition, equipment and its accessories</td> <td style="text-align: right;">\$1.00</td> </tr> <tr> <td style="text-align: center;"><b>04</b></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;"><b>44</b></td> <td>➤ Musical Instruments, their equipment and accessories</td> <td style="text-align: right;">\$ .55</td> </tr> <tr> <td style="text-align: center;"><b>AL</b></td> <td>➤ Silverware, goldware, pewter and precious metals</td> <td style="text-align: right;">\$ .35</td> </tr> <tr> <td style="text-align: center;"><b>AN</b></td> <td>➤ Tools, building materials and supplies</td> <td style="text-align: right;">\$1.80</td> </tr> <tr> <td style="text-align: center;"><b>18</b></td> <td>➤ All Other</td> <td style="text-align: right;">\$3.00</td> </tr> </tbody> </table>			Rate per \$100	<b>43</b>	➤ Arts, ceramics, china, antiques and heirlooms	\$ .35	<b>13</b>	➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories	\$1.85	<b>22</b>	➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections	\$ .45	<b>27</b>	➤ Coin collections	\$1.90	<b>AP</b>	➤ Computers, computer software, discs, equipment and accessories	\$1.50	<b>05</b>	➤ Furs	\$ .50	<b>14</b>	➤ Golfing Equipment meaning golf clubs, shoes and bags	\$1.00	<b>28</b>	➤ Guns, ammunition, equipment and its accessories	\$1.00	<b>04</b>	➤ Jewelry, watches, precious and semi-precious stones	\$1.50	<b>44</b>	➤ Musical Instruments, their equipment and accessories	\$ .55	<b>AL</b>	➤ Silverware, goldware, pewter and precious metals	\$ .35	<b>AN</b>	➤ Tools, building materials and supplies	\$1.80	<b>18</b>	➤ All Other	\$3.00
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## OPTIONAL COVERAGES (continued)

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)
<b>Supplemental Heating Device Surcharge</b>	<b>89</b>	For homes equipped with a supplemental heating device. Rate: \$35.00 per home. Not available on the Tenant program.
<b>Trip Collision Coverage</b>	<b>71</b>	Limited to 30 days, \$100 deductible. Each section of a Multi-Sectional is considered a unit. Rate: \$25.00 per unit, per trip. Premium is fully earned. Not available on the Tenant program.
<b>Vacancy Permission</b>	<b>59</b>	Rate: \$30.00 for the remainder of the policy year. Premium is fully earned. Not available on the Seasonal, Rental/Commercial or Tenant programs.

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

	Add On Codes	Rate per \$100		
		Territory: Location:	50 Protected	Unprotected
<b>Mobile Homeowner Program</b>				
For each additional \$100 Other Structures	<b>612</b>		\$1.00	\$1.00
For each additional \$100 Personal Property	<b>512</b>		\$0.55	\$0.55
<b>Mobile Home &amp; Seasonal Programs</b>				
For each \$100 Other Structures	<b>612/642</b>		\$1.00	\$1.00
For each \$100 Personal Property	<b>512/522</b>		\$0.55	\$0.55

# UNDERWRITING GUIDELINES

## GENERAL RULES AND RATING INFORMATION

1. Application MHO-MLD INS 48 (06/06) 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. Minimum Written & Earned Premium The minimum **written** and **earned** premium is **\$50** for all programs.
5. 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.
6. Age of Home Determination Determine the age of the home as follows:  
**(effective year of the policy minus (-) model year of the home)**
7. Multiple Year Policies The term shall not exceed seven (7) 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, space heaters, kerosene heaters, and/or any other heating device that is not centralized.
11. Senior An insured who is 50 years of age or older as of the policy's effective date.

## 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 three (3) years.
2. Homes with a **swimming pool**.
3. Homes that have been uninsured for more than thirty **(30) days** immediately prior to the requested effective date.
4. Applications and requests for **unscheduled personal property** limits in excess of **\$20,000 or 100%** of the home limit, whichever is **GREATER**.
5. Homes with **built-on additions** (attached structures) exceeding the size of the original mobile home.
6. Homes equipped with a **supplemental** heating device that was **not** installed by the home's manufacturer or by a licensed contractor.
7. Premises where large, unusual, exotic, vicious or potentially vicious **animals** exist.
8. 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 with the application.
- 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**.
- The **Heating Source Questionnaire** U0884 (11/92) and **2 photos** of the heating device clearly indicate proper maintenance and installation are to be submitted with the application. Supplemental heating devices include wood, coal, or pellet burning stoves, space heaters, kerosene heaters, and/or any heating device that is not centralized.
- 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.
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 three (3) years.
12. Applicant has had two (2) or more Fire, Theft, Liability, Water and/or Flood losses, in any combination in the last three (3) years.

# 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 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.

# 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)	Homeowners Policy for Manufactured Homes
MT000 (01/04)	Tenant Policy for Manufactured Homes
0110-4269 (05/92)	Free Form Declarations Page

## MANDATORY ENDORSEMENTS

71986 (01/04)	Seasonal Home
73111 (01/04)	Enhanced Coverage
73137 (01/04)	Rental/Commercial Occupancy
7MB00 (06/07)	Equipment Breakdown Enhancement
M7600 (01/04)	Limited Mold Coverage - Property
M7A48 (06/06)	Special Provisions/Amendatory Endorsement – Wisconsin
MTA48 (03/06)	Tenant Policy Special Provisions/Amendatory Endorsement – Wisconsin

## OPTIONAL ENDORSEMENTS

70399 (03/85)	Notice of Cancellation or Nonrenewal
71419 (01/04)	Building Exclusion (Risk Code-P5)
71920 (01/04)	Additional Party at Interest
71965 (01/04)	Trip Collision Coverage
71967 (01/04)	Personal Property Replacement Cost
71975 (01/04)	Earthquake Coverage
72942 (01/04)	Golf Cart Physical Damage and Liability Extension
73096 (01/04)	Animal Liability Exclusion
73190 (01/04)	Tenant Animal Liability Exclusion
73255 (01/04)	Scheduled Personal Property
73295 (07/98)	Valuable Personal Property List
73386 (01/04)	Replacement Cost for Partial Losses
7MB00 (06/07)	Equipment Breakdown Enhancement (\$500 Deductible)
7M250 (06/07)	Equipment Breakdown Enhancement (\$250 Deductible)
M7F00 (01/04)	Hobby Farming Coverage
M7I00 (01/04)	Additional Insured Person – Residence Premises
M7K00 (01/04)	Identity Fraud Expense Coverage
M7S00 (01/04)	Secondary Residence
M7V48 (04/05)	Vacancy Permission
M7Z00 (07/04)	Broad Form Perils
M7200 (01/04)	Builders Risk Coverage
M8400 (07/04)	Personal Property Broad Form Perils

## PERSONAL LIABILITY ENDORSEMENTS

M7300 (01/04)	Home Day Care Exclusion
M7548 (02/05)	Mold Exclusion – Liability
MT300 (01/04)	Tenant Policy Home Day Care Exclusion
MT548 (02/05)	Tenant Policy Mold Exclusion – Liability

## PREMISES LIABILITY ENDORSEMENTS

71976 (08/06)	Premises Liability
PL548 (02/05)	Limited Fungi, Wet or Dry Rot or Bacteria Coverage - Premises Liability (mandatory with Premises Liability Coverage)

## APPLICATION AND IMPORTANT NOTICES

IN615 (09/06)	Important Notice – Flood and Earthquake Exclusion
MHN34 (04/04)	Important Notice – Mold
MHN60 (04/04)	Important Notice – Home Day Care
UO884 (11/92)	Heating Source Questionnaire
MHO-MLD INS 48 (06/06)	Manufactured Homeowners Insurance Application

# HOW TO REACH US WHEN YOU NEED US

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## TO REPORT A CLAIM OR REACH OUR CUSTOMER CARE SERVICES DEPARTMENT:

Please **call**:  
1-800-543-2644

**Fax**:  
1-800-217-5150

or **Report Claims Online**:  
<http://www.amig.com>  
choose "Claims"  
select "File a Claim"  
select the "Homes" form

**New Loss Notices** may be sent to:  
**American Modern Insurance Group, Inc.**  
Attn: Customer Care  
P.O. Box 5323  
Cincinnati, Ohio 45201-5323

## TO ORDER SUPPLIES:

Please **call**:  
1-800-869-2022

or **Fax**:  
1-888-767-0826 or 1-616-559-6001

**Supply orders** may be sent to:  
**Grand General Insurance Agency, Inc.**  
3030 Ivanrest Ave. SW, Suite B  
Grandville, MI 49418  
Attn: Supply Department

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



## **AMERICAN MODERN SELECT INSURANCE COMPANY**

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

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