



# AMERICAN MODERN SELECT INSURANCE COMPANY

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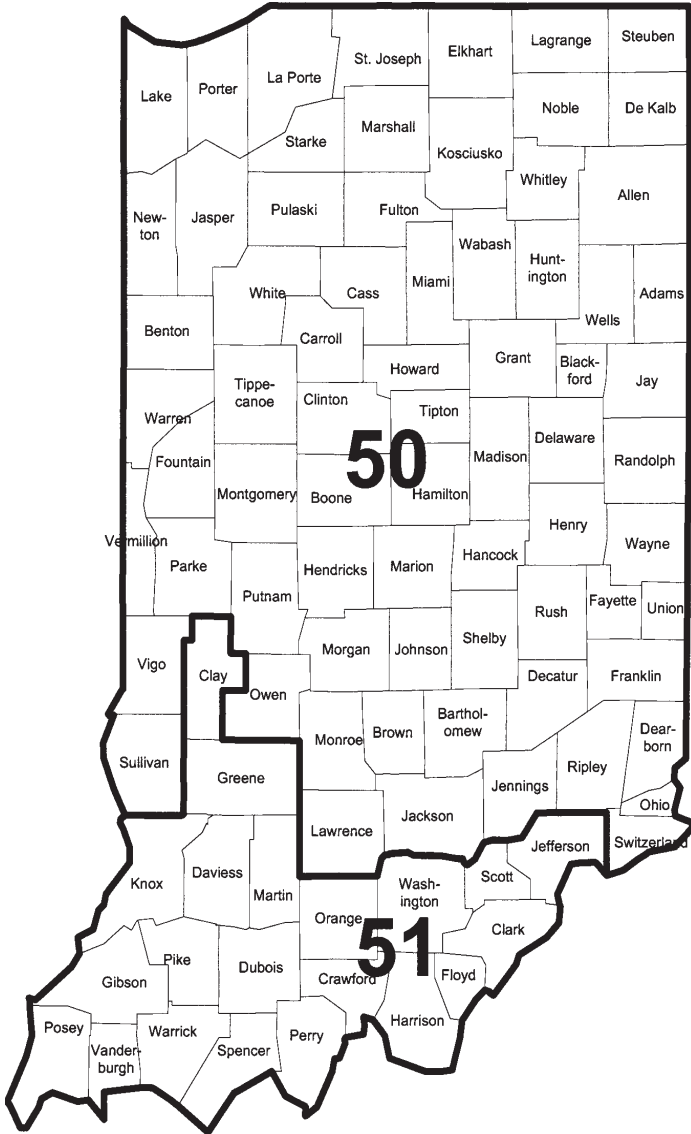
**(085)**

*New and Renewal Business 08-15-08*

## **Manufactured Homeowner Programs**

- **Full-Time Owner Occupied Mobile Home**
- **Seasonal Mobile Home**
- **Rental/Commercial Mobile Home**
- **Tenant Mobile Home**

# TERRITORY DEFINITIONS



## TERRITORY 50

- |             |            |             |
|-------------|------------|-------------|
| Adams       | Howard     | Porter      |
| Allen       | Huntington | Pulaski     |
| Bartholomew | Jackson    | Putnam      |
| Benton      | Jasper     | Randolph    |
| Blackford   | Jay        | Ripley      |
| Boone       | Jennings   | Rush        |
| Brown       | Johnson    | St. Joseph  |
| Carroll     | Kosciusko  | Shelby      |
| Cass        | Lagrange   | Starke      |
| Clinton     | Lake       | Steuben     |
| Dearborn    | La Porte   | Sullivan    |
| Decatur     | Lawrence   | Switzerland |
| De Kalb     | Madison    | Tippecanoe  |
| Delaware    | Marion     | Tipton      |
| Elkhart     | Marshall   | Union       |
| Fayette     | Miami      | Vermillion  |
| Fountain    | Monroe     | Vigo        |
| Franklin    | Montgomery | Wabash      |
| Fulton      | Morgan     | Warren      |
| Grant       | Newton     | Wayne       |
| Hamilton    | Noble      | Wells       |
| Hancock     | Ohio       | White       |
| Hendricks   | Owen       | Whitley     |
| Henry       | Parke      |             |

## TERRITORY 51

- |          |           |             |
|----------|-----------|-------------|
| Clark    | Greene    | Pike        |
| Clay     | Harrison  | Posey       |
| Crawford | Jefferson | Scott       |
| Daviess  | Knox      | Spencer     |
| Dubois   | Martin    | Vanderburgh |
| Floyd    | Orange    | Warrick     |
| Gibson   | Perry     | Washington  |

# 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?

## Multi-Sectional Package

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

## Single-Sectional Package

- Designed for single-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.

## 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 \$50,000 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   | MULTI-SECTIONAL/<br>SINGLE-SECTIONAL PACKAGE       | MOBILE HOME<br>PROGRAM        | SEASONAL<br>MOBILE HOME       | RENTAL/<br>COMMERCIAL         | TENANT<br>PROGRAM                        |
|---|--|-------------------------------|-------------------------------|-------------------------------|--|
| <b>Comprehensive Dwelling Coverage</b>  | Included   | Included                      | Included                      | Included                      | N/A                                      |
| <b>Comprehensive Other Structures</b>   | 10% of Dwelling Limit                              | Optional                      | Optional                      | Optional                      | N/A                                      |
| <b>Personal Property</b>  | Comprehensive<br>50% of Dwelling Limit             | Comprehensive<br>Optional     | Comprehensive<br>Optional     | Optional                      | Named Perils<br>Included                 |
| <b>Mold and Remediation Coverage Sub-Limit</b>                                      | \$3,500 Combined<br>Section I                      | \$3,500 Combined<br>Section I | \$3,500 Combined<br>Section I | \$3,500 Combined<br>Section I | N/A                                      |
| <b>Personal Liability<br/>Medical Payments<br/>Damage to Property<br/>of Others</b> | \$50,000<br>\$500/\$25,000<br>\$500 per occurrence | Optional                      | Optional                      | N/A                           | Optional                                 |
| <b>Premises Liability</b>   | N/A  | N/A                           | N/A                           | Optional                      | N/A                                      |
| <b>Stated Value</b>   | Included   | Included                      | Included                      | Included                      | N/A                                      |
| <b>Replacement Cost For<br/>Partial Losses</b>                                      | Optional   | Optional                      | Optional                      | Optional                      | N/A                                      |
| <b>Personal Property<br/>Replacement Cost</b>                                       | Optional   | Optional                      | Optional                      | N/A                           | Optional                                 |
| <b>Deductible</b>   | \$500 All Perils                                   | \$500 All Perils              | \$500 All Perils              | Selected Options              | \$250 All Other Perils<br>\$500 Burglary |
| <b>Scheduled Personal<br/>Property</b>  | Optional   | Optional                      | N/A                           | N/A                           | Optional                                 |
| <b>Earthquake Coverage</b><br>10% deductible per cov.<br>(\$1,000 minimum)          | Optional   | Optional                      | Optional                      | Optional                      | N/A                                      |
| <b>Water Backup of<br/>Sewers or Drains</b>   | Optional   | Optional                      | Optional                      | Optional                      | N/A                                      |
| <b>Extended Replacement<br/>Cost</b>  | Optional   | Optional                      | Optional                      | Optional                      | N/A                                      |
| <b>Breakdown Coverage</b>   | Included   | Optional                      | Optional                      | Optional                      | N/A                                      |

## SUPPLEMENTARY COVERAGES

| COVERAGES   | MULTI-SECTIONAL/<br>SINGLE-SECTIONAL<br>PACKAGE | MOBILE HOME<br>PROGRAM                    | SEASONAL<br>MOBILE HOME                   | RENTAL/<br>COMMERCIAL                             | TENANT<br>PROGRAM                                |
|---|---|---|---|---|--|
| <b>Add'l Living Expense/<br/>Loss of Use</b>                                  | *20% of dwelling limit                          | *20% of dwelling limit                    | *N/A                                      | *10% of dwelling limit<br>(\$30 per day, maximum) | *20% Per. Prop. Limit<br>(\$30 per day, maximum) |
| <b>Antenna/Satellite Dish</b>   | *\$500  | *\$500                                    | *\$500                                    | *\$500  | *\$500   |
| <b>Collapse</b>   | Included  | Included                                  | Included                                  | Included  | N/A  |
| <b>Credit Card, Fund<br/>Transfer Card, Forgery<br/>and Counterfeit Money</b> | \$1,000   | \$1,000                                   | \$1,000                                   | *N/A  | \$1,000  |
| <b>Emergency Removal</b>  | *Reasonable Cost                                | *Reasonable Cost                          | *Reasonable Cost                          | *Reasonable Cost                                  | *Reasonable Cost                                 |
| <b>Fire Dept. Service Charge</b>  | *\$500  | *\$500                                    | *\$500                                    | *\$500  | *\$500   |
| <b>Fire Extinguisher Recharge</b>   | *\$250  | *\$250                                    | *\$250                                    | *\$250  | *\$250   |
| <b>Food Spoilage</b>  | *\$500  | *\$500                                    | *\$500                                    | *\$500  | *\$500   |
| <b>Loss Assessment</b>  | *\$1,000  | *\$1,000                                  | *\$1,000                                  | *\$1,000  | *\$1,000   |
| <b>Reasonable Repairs</b>   | Reasonable &<br>Necessary                       | Reasonable &<br>Necessary                 | Reasonable &<br>Necessary                 | Reasonable &<br>Necessary                         | N/A  |
| <b>Reward Coverage</b>  | *\$1,000  | *\$1,000                                  | *\$1,000                                  | *\$1,000  | *\$1,000   |
| <b>Trees, Shrubs, Plants &amp;<br/>Lawns</b>                                  | *5% of dwelling limit<br>(\$500 per item)       | *5% of dwelling limit<br>(\$500 per item) | *5% of dwelling limit<br>(\$500 per item) | *5% of dwelling limit<br>(\$500 per item)         | N/A  |

\*Supplemental Coverages are changed from the standard policy limits due to the Manufactured Homeowners Enhanced Coverage Endorsement #M7813 (03/04), or Seasonal Enhanced Coverage Endorsement #73725 (09/04), or the Rental/Commercial Enhanced Coverage Endorsement #73724 (09/04), or the Tenant Enhanced Coverage Endorsement #73726 (09/04), 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

# PERSONAL AND PREMISES LIABILITY COVERAGES

## MULTI-SECTIONAL/SINGLE-SECTIONAL PACKAGE PROGRAMS

| COVERAGE | OPTIONAL LIMITS |  |  |  |  |  |
|----------|-----------------|--|--|--|--|--|
|----------|-----------------|--|--|--|--|--|

|                                |                 |                  |                  |                  |                  |  |
|--------------------------------|-----------------|------------------|------------------|------------------|------------------|--|
| <b>Personal Liability (01)</b> | <u>\$50,000</u> | <u>\$100,000</u> | <u>\$200,000</u> | <u>\$300,000</u> | <u>\$500,000</u> |  |
|                                | Included        | \$10.00          | \$25.00          | \$35.00          | \$45.00          |  |

Includes Medical Payments of \$500 each person, \$25,000 each occurrence.  
Includes \$500 per occurrence for Damage to Property of Others.

|  |                           |                           |
|--|---------------------------|---------------------------|
| <b>Increased Medical Payments (02)</b> | <u>\$1,000 / \$25,000</u> | <u>\$2,000 / \$25,000</u> |
|  | \$5.00                    | \$7.00                    |

### 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.**

|         | <u>\$50,000</u> | <u>\$100,000</u> | <u>\$200,000</u> | <u>\$300,000</u> | <u>\$500,000</u> |
|---------|-----------------|------------------|------------------|------------------|------------------|
| \$500   | \$9.00          | \$10.00          | \$12.00          | \$14.00          | \$16.00          |
| \$1,000 | \$10.00         | \$11.00          | \$12.00          | \$14.00          | \$16.00          |
| \$2,000 | \$12.00         | \$14.00          | \$16.00          | \$18.00          | \$20.00          |

### 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 |  |  |  |  |  |
|----------|-----------------|--|--|--|--|--|
|----------|-----------------|--|--|--|--|--|

|                                |                 |                 |                  |                  |                  |                  |
|--------------------------------|-----------------|-----------------|------------------|------------------|------------------|------------------|
| <b>Personal Liability (01)</b> | <u>\$25,000</u> | <u>\$50,000</u> | <u>\$100,000</u> | <u>\$200,000</u> | <u>\$300,000</u> | <u>\$500,000</u> |
|                                | \$25.00         | \$35.00         | \$45.00          | \$60.00          | \$70.00          | \$80.00          |

Includes Medical Payments of \$500 each person, \$25,000 each occurrence.  
Includes \$500 per occurrence for Damage to Property of Others.

|  |                           |                           |
|--|---------------------------|---------------------------|
| <b>Increased Medical Payments (02)</b> | <u>\$1,000 / \$25,000</u> | <u>\$2,000 / \$25,000</u> |
|  | \$5.00                    | \$7.00                    |

### 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.

|         | <u>\$25,000</u> | <u>\$50,000</u> | <u>\$100,000</u> | <u>\$200,000</u> | <u>\$300,000</u> | <u>\$500,000</u> |
|---------|-----------------|-----------------|------------------|------------------|------------------|------------------|
| \$500   | \$8.00          | \$9.00          | \$10.00          | \$12.00          | \$14.00          | \$16.00          |
| \$1,000 | \$9.00          | \$10.00         | \$11.00          | \$12.00          | \$14.00          | \$16.00          |
| \$2,000 | \$10.00         | \$12.00         | \$14.00          | \$16.00          | \$18.00          | \$20.00          |

### 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 |  |  |  |  |  |
|----------|-----------------|--|--|--|--|--|
|----------|-----------------|--|--|--|--|--|

|                                |                 |                 |                  |                  |                  |                  |
|--------------------------------|-----------------|-----------------|------------------|------------------|------------------|------------------|
| <b>Premises Liability (12)</b> | <u>\$25,000</u> | <u>\$50,000</u> | <u>\$100,000</u> | <u>\$200,000</u> | <u>\$300,000</u> | <u>\$500,000</u> |
|                                | \$25.00         | \$30.00         | \$34.00          | \$38.00          | \$42.00          | \$50.00          |

Includes Medical Payments of \$500 each person, \$10,000 each occurrence.

## TENANT PROGRAM

| COVERAGE | OPTIONAL LIMITS |  |  |  |  |  |
|----------|-----------------|--|--|--|--|--|
|----------|-----------------|--|--|--|--|--|

|                                |                 |                 |                  |                  |                  |                  |
|--------------------------------|-----------------|-----------------|------------------|------------------|------------------|------------------|
| <b>Personal Liability (01)</b> | <u>\$25,000</u> | <u>\$50,000</u> | <u>\$100,000</u> | <u>\$200,000</u> | <u>\$300,000</u> | <u>\$500,000</u> |
|                                | Included        | \$10.00         | \$20.00          | \$35.00          | \$45.00          | \$55.00          |

Includes Medical Payments of \$500 each person, \$25,000 each occurrence.  
Includes \$500 per occurrence for Damage to Property of Others.

|  |                           |                           |
|--|---------------------------|---------------------------|
| <b>Increased Medical Payments (02)</b> | <u>\$1,000 / \$25,000</u> | <u>\$2,000 / \$25,000</u> |
|  | \$5.00                    | \$7.00                    |

### 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.

# OPTIONAL COVERAGES

| COVERAGE   | Add On Codes  | DESCRIPTION (Annual rate unless otherwise noted)  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
|--|---|---|----------------------|--|-----------------------|------------|---|---------|------------|---|----------|-----------|--|--------|-----------|--------------------|--------|-----------|--|--------|-----------|--------|--------|-----------|--|--------|-----------|---|--------|-----------|---|--------|-----------|--|--------|-----------|--|--------|-----------|--|--------|-----------|-------------|--------|
| <b>Antenna Coverage</b>                                  | <b>78</b>   | Policy includes \$500 of coverage. To increase, add \$5.00 per each additional \$100 of coverage for Multi-Sectional and Single-Sectional programs or add \$0.60 per each additional \$100 of coverage for Mobile Home, Seasonal, Rental/Commercial and Tenant programs.  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>Breakdown Coverage</b>                                | <b>M0<br/>MR</b>  | 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 the Tenant program.<br><table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Deductible</u></td> <td style="text-align: center;"><u>Rate (Mobile Home &amp; Season)</u></td> <td style="text-align: center;"><u>Rate (Package)</u></td> </tr> <tr> <td style="text-align: center;">\$250 (M0)</td> <td style="text-align: center;">\$30.00</td> <td style="text-align: center;">\$15.00</td> </tr> <tr> <td style="text-align: center;">\$500 (MR)</td> <td style="text-align: center;">\$15.00</td> <td style="text-align: center;">Included</td> </tr> </table>   | <u>Deductible</u>    | <u>Rate (Mobile Home &amp; Season)</u> | <u>Rate (Package)</u> | \$250 (M0) | \$30.00   | \$15.00 | \$500 (MR) | \$15.00   | Included |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <u>Deductible</u>  | <u>Rate (Mobile Home &amp; Season)</u>  | <u>Rate (Package)</u>   |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| \$250 (M0)   | \$30.00   | \$15.00   |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| \$500 (MR)   | \$15.00   | Included  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <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 Rental/Commercial or Tenant programs.  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>Deductible Options</b>                                | <b>24</b>   | To decrease the \$500 deductible to \$250, add \$25.00 per home.<br>To increase the \$500 deductible to \$750, deduct \$30.00 per home.<br>To increase the \$500 deductible to \$1,000, deduct \$40.00 per home.<br>To increase the \$500 deductible to \$2,500, deduct \$70.00 per home.<br>Does not apply to the earthquake deductible if purchased.<br>Not available on the Rental/Commercial or Tenant programs.  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>Earthquake Coverage</b>                               | <b>86</b>   | 10% deductible per coverage, \$1,000 minimum. Rate: \$15.00 per home. Premium is fully earned. Not available on the Tenant program.   |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>Extended Replacment Cost</b>                          | <b>6T</b>   | Provides Replacemnet Cost up to 120% of the dwelling limit. Home must be insured to 100% of the replacement cost value. Available for home new to 15 years only. Rate: 10% surcharge to flat base rate. Not available on the Tenant program.  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>Fire Department Service Charge</b>                    | <b>53</b>   | Policy includes \$500 of coverage. To increase, add \$5.00 per each additional \$250 of coverage.   |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>Golf Cart Physical Damage and Liability Extension</b> | <b>T1</b>   | Not available on policies without Personal Liability Coverage. Rate: \$15.00 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: none;"> <tr> <td style="text-align: center;"><u>Expense Limit</u></td> <td style="text-align: center;"><u>Annual Premium</u></td> </tr> <tr> <td style="text-align: center;">\$5,000</td> <td style="text-align: center;">\$25.00</td> </tr> <tr> <td style="text-align: center;">\$10,000</td> <td style="text-align: center;">\$40.00</td> </tr> </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 |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <u>Expense Limit</u>                                     | <u>Annual Premium</u>   |   |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| \$5,000  | \$25.00   |   |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| \$10,000   | \$40.00   |   |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>Personal Property Replacement Cost</b>                | <b>20</b>   | Limit of Liability must equal Personal Property Limit. Rate: \$0.20 per \$100 of coverage. Not available on the Rental/Commercial program.  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <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: \$20.00 per home. Not available on the Tenant program.   |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>Scheduled Personal Property</b>                       |   | <p><b>Coverage not provided for professional or business use.</b><br/>Not available on the Seasonal or Rental/Commercial programs.<br/><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: none;"> <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;">\$2.50</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;">\$1.60</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;">\$1.10</td> </tr> <tr> <td style="text-align: center;"><b>27</b></td> <td>➤ Coin collections</td> <td style="text-align: right;">\$2.09</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;">\$2.50</td> </tr> <tr> <td style="text-align: center;"><b>05</b></td> <td>➤ Furs</td> <td style="text-align: right;">\$ .39</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;">\$2.09</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;">\$2.23</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;">\$1.05</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;">\$ .60</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;">\$2.50</td> </tr> <tr> <td style="text-align: center;"><b>AN</b></td> <td>➤ Tools, building materials and supplies</td> <td style="text-align: right;">\$1.00</td> </tr> <tr> <td style="text-align: center;"><b>18</b></td> <td>➤ All Other</td> <td style="text-align: right;">\$2.50</td> </tr> </tbody> </table> |                      |  | Rate per \$100        | <b>43</b>  | ➤ Arts, ceramics, china, antiques and heirlooms | \$2.50  | <b>13</b>  | ➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories | \$1.60   | <b>22</b> | ➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections | \$1.10 | <b>27</b> | ➤ Coin collections | \$2.09 | <b>AP</b> | ➤ Computers, computer software, discs, equipment and accessories | \$2.50 | <b>05</b> | ➤ Furs | \$ .39 | <b>14</b> | ➤ Golfing Equipment meaning golf clubs, shoes and bags | \$2.09 | <b>28</b> | ➤ Guns, ammunition, equipment and its accessories | \$2.23 | <b>04</b> | ➤ Jewelry, watches, precious and semi-precious stones | \$1.05 | <b>44</b> | ➤ Musical Instruments, their equipment and accessories | \$ .60 | <b>AL</b> | ➤ Silverware, goldware, pewter and precious metals | \$2.50 | <b>AN</b> | ➤ Tools, building materials and supplies | \$1.00 | <b>18</b> | ➤ All Other | \$2.50 |
|  |   | Rate per \$100  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>43</b>  | ➤ Arts, ceramics, china, antiques and heirlooms   | \$2.50  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>13</b>  | ➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories | \$1.60  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>22</b>  | ➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections                                  | \$1.10  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>27</b>  | ➤ Coin collections  | \$2.09  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>AP</b>  | ➤ Computers, computer software, discs, equipment and accessories  | \$2.50  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>05</b>  | ➤ Furs  | \$ .39  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>14</b>  | ➤ Golfing Equipment meaning golf clubs, shoes and bags  | \$2.09  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>28</b>  | ➤ Guns, ammunition, equipment and its accessories   | \$2.23  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>04</b>  | ➤ Jewelry, watches, precious and semi-precious stones   | \$1.05  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>44</b>  | ➤ Musical Instruments, their equipment and accessories  | \$ .60  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>AL</b>  | ➤ Silverware, goldware, pewter and precious metals  | \$2.50  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>AN</b>  | ➤ Tools, building materials and supplies  | \$1.00  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |
| <b>18</b>  | ➤ All Other   | \$2.50  |                      |  |                       |            |   |         |            |   |          |           |  |        |           |                    |        |           |  |        |           |        |        |           |  |        |           |   |        |           |   |        |           |  |        |           |  |        |           |  |        |           |             |        |

## OPTIONAL COVERAGES (Continued)

| COVERAGE   | Add On Codes | DESCRIPTION (Annual rate unless otherwise noted)  |         |
|--|--------------|---|---------|
| <b>Mine Subsidence</b>   | <b>U7</b>    | Mine subsidence coverage is available in the following counties: Clay, Parke, Putnam, Monroe, Perry, Vigo, Greene, Sullivan, Gibson, Spencer, Martin, Orange, Daviess, Pike, Lawrence, Vermillion, Crawford, Owen, Warren, Montgomery, Dubois, Posey, Fountain, Warrick, Knox, and Vanderburgh. |         |
|  |              | <b>DWELLINGS COVERAGE AMOUNT</b>  |         |
|  |              | <b>Premium</b>  |         |
|  |              | \$0 to \$25,000   | \$24.00 |
|  |              | \$25,001 to \$40,000  | \$30.00 |
|  |              | \$40,001 to \$60,000  | \$36.00 |
|  |              | \$60,001 to \$75,000  | \$42.00 |
|  |              | \$75,001 to \$100,000   | \$60.00 |
|  |              | \$100,001 to \$125,000  | \$80.00 |
|  |              | \$125,001 to \$150,000  | \$99.00 |
| \$150,001 to \$175,000   | \$120.00     |   |         |
| \$175,001 to \$200,000   | \$139.00     |   |         |
| The amount of insurance for Mine Subsidence Coverage must be equal to the amount of insurance carried on the structure. There is no coverage for land, trees, plants or crops. |              |   |         |
| <b>Supplemental Heating Device Surcharge</b>   | <b>89</b>    | For homes equipped with a supplemental heating device. Rate: \$50.00 per home.  |         |
| <b>Theft Coverage Extension</b>  | <b>23</b>    | Provides additional coverage for theft occurring off the residence premises. Rate: \$5.00 per home  |         |
| <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. Not available on New Business.  |         |
| <b>Water Back Up of Sewers or Drains</b>   | <b>74</b>    | 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     |
| <b>Multi-Sectional &amp; Single-Sectional Package Program</b> |                |                |        |
| For each additional \$100 Other Structures                    | <b>662</b>     | \$0.21         | \$0.21 |
| For each additional \$100 Personal Property                   | <b>582</b>     | \$0.45         | \$0.45 |
| <b>Mobile Home &amp; Seasonal Programs</b>                    |                |                |        |
| For each \$100 Other Structures                               | <b>612/642</b> | \$0.50         | \$0.50 |
| For each \$100 Personal Property                              | <b>512/522</b> | \$0.50         | \$0.50 |

# UNDERWRITING GUIDELINES

## GENERAL RULES AND RATING INFORMATION

1. Application MHO-MLD INS (04/08) 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 73386 (01/04) and/or Extended Replacement Cost M7700 (06/07) 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)

## 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.

## 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 risks may be bound within a 25 mile radius of any 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 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

| <b>Form Number</b> | <b>Title</b>                             |
|--------------------|--|
| 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

|               |   |
|---------------|---|
| 71762 (08/06) | Mine Subsidence Offer – Indiana                                   |
| M7600 (01/04) | Limited Mold Coverage - Property                                  |
| 73137 (01/04) | Rental/Commercial Occupancy                                       |
| 71986 (01/04) | Seasonal Home   |
| M7A13 (03/04) | Special Provisions/Amendatory Endorsement – Indiana               |
| MTA13 (03/04) | Tenant Policy Special Provisions/Amendatory Endorsement – Indiana |
| M7813 (03/04) | Enhanced Coverage Endorsement - Indiana                           |
| M8113 (09/04) | Removal of Animal Liability Sub-Limit                             |
| MT113 (09/04) | Tenant Policy Removal of Animal Liability Sub-Limit               |
| 73724 (09/04) | Rental/Commercial Enhanced Coverage Endorsement - Indiana         |
| 73725 (09/04) | Seasonal Enhanced Coverage Endorsement - Indiana                  |
| 73726 (09/04) | Tenant Policy Enhanced Coverage Endorsement - Indiana             |

## OPTIONAL ENDORSEMENTS

|               |   |
|---------------|---|
| M7I00 (01/04) | Additional Insured Person – Residence Premises    |
| 71920 (01/04) | Additional Party at Interest                      |
| 73096 (01/04) | Animal Liability Exclusion                        |
| M7200 (01/04) | Builders Risk Coverage                            |
| 71419 (01/04) | Building Exclusion (Risk Code-P5)                 |
| 71975 (01/04) | Earthquake Coverage                               |
| 72942 (08/07) | Golf Cart Physical Damage and Liability Extension |
| M7F00 (01/04) | Hobby Farming Coverage                            |
| M7K00 (01/04) | Identity Fraud Expense Coverage                   |
| 73383 (02/07) | Mine Subsidence Coverage                          |
| 70399 (03/85) | Notice of Cancellation or Nonrenewal              |
| 73723 (09/04) | Personal Property Replacement Cost – Indiana      |
| 73386 (01/04) | Replacement Cost for Partial Losses               |
| M7S00 (01/04) | Secondary Residence                               |
| 73255 (01/04) | Scheduled Personal Property                       |
| 73606 (09/04) | Theft Coverage Extension                          |
| 73190 (01/04) | Tenant Animal Liability Exclusion                 |
| 71965 (01/04) | Trip Collision Coverage                           |
| 71966 (01/04) | Vacancy Permission                                |
| 73295 (07/98) | Valuable Personal Property List                   |
| 7M250 (01/08) | Equipment Breakdown Enhancement - \$250           |
| 7MB00 (01/08) | Equipment Breakdown Enhancement - \$500           |
| M7W00 (05/07) | Water Back Up of Sewers or Drains                 |
| M7700 (06/07) | Extended Replacement Cost                         |
| MTQ00 (03/05) | Personal Property Replacement Cost - Tenant       |
| MTS00 (12/07) | Schedule Personal Property - Tenant               |

## PERSONAL LIABILITY ENDORSEMENTS

|               |  |
|---------------|--|
| M7300 (01/04) | Home Day Care Exclusion                  |
| M7500 (01/04) | Mold Exclusion – Liability               |
| MT300 (01/04) | Tenant Policy Home Day Care Exclusion    |
| MT500 (01/04) | Tenant Policy Mold Exclusion – Liability |

## PREMISES LIABILITY ENDORSEMENTS

|               |                                   |
|---------------|-----------------------------------|
| 71976 (08/06) | Premises Liability                |
| PLM00 (01/04) | Premises Liability Mold Exclusion |

## APPLICATION AND IMPORTANT NOTICES

|                     |   |
|---------------------|---|
| 71472 (03/05)       | Notice - Unfair Claims Settlement                       |
| IN143 (03/08)       | Important Notice - Mechanical Breakdown Addition        |
| IN144 (03/08)       | Important Notice - Mechanical Breakdown Offer           |
| IN615 (09/06)       | Important Notice – Flood and Earthquake Exclusion       |
| MHO-MLD-INS (04/08) | Manufactured Homeowners Insurance Application - Indiana |

# 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: Claims Department

P.O. Box 5323

Cincinnati, Ohio 45201-5323

### modernLINK:

[www.amig.com](http://www.amig.com)

Quote & issue policies, service your customers, access policy forms & file claims...all online with our Internet based system, winner of the 2004 AM Best E-Fusion award for agency company relationship management. Over 80% of our new business policies are issued automatically through modernLINK within one business day & without any Home Office intervention.

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 through Friday.

After normal business hours Monday - Friday 6 p.m. - 9 p.m., weekends and holidays 8 a.m. - 9 p.m., calls will be answered by voice mail. A member of Systems Support will return the call within one hour.

### TO OBTAIN SUPPLIES:

modernLINK: [www.amig.com](http://www.amig.com)

**E-mail**: [supply@amig.com](mailto: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 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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