

NEWS YOU NEED!

8/16/07

IMPORTANT COMPANY AND PRODUCT UPDATES

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GRAND GENERAL AGENCY

American Modern Vacant Program

American Modern has changed their minimum written premium in all states for **Vacant** policies. The minimum written premium is now only \$100 instead of \$250. This includes the **Vacant** policies for **Manufactured Homes** and **1-4 unit Dwellings**. Furthermore, annual policies are now available in addition to the 3 & 6-month terms.

Reminder - Michigan HO-3 Policies

American Reliable's HO-3 program for Michigan automatically includes 5% Inflation Guard for homes issued at Replacement Cost. Actual Cash Value Settlement is also available on homes through this program. You can quote in your office, over the phone, or by fax. Give us a call for details today!

United National/Diamond State

Reminder! For all **Vacant Residential** policies through **United National/Diamond State** in Michigan, the 1st term premium is no longer fully earned. To get a quote give us a call or visit our website to quote online.

Manufactured Home in Illinois

Effective **September 15** for new business and **October 1** for renewals the **American Modern Manufactured Home** program in **Illinois** is being updated. **Extended Replacement Cost Coverage** is an optional coverage added to the **Byline, Seasonal** and **Package** programs that provides replacement cost up to 120% of the dwelling limit on homes 0-15 years old. Also the **Equipment Breakdown Enhancement** is included in all **Package** programs and provides mechanical breakdown protection for systems and appliances in the home. This all comes with a slight rate change to the program. To enhance quoting, modernLINK will update automatically. If you do not have a modernLINK username and password to quote online, give us a call.

Special Events Coverage

Now with **Fireman's Fund** you can quote policies for **Special Events**. Eligible events include Birthday, Anniversary, or Engagement Parties, Weddings and Bar Mitzvahs. Liability and personal property coverages are available. Stand alone policies for Disc Jockeys are also offered. Call for a quote today!

Personal Umbrella

Starting **August 1st** the rates and applications changed for **Personal Umbrellas** through **RLI** in all states. The new application must be used. Any business submitted on the old app will be returned along with a copy of the new app. The rate changes are minor and mostly affected those in the Standard and Standard II tiers. The new application is now available on our website.

Grand General's Charity Golf Outing

Want to get in one last round before the cold hits? Come join us at the Briarwood Golf Course in Caledonia, MI (south of Grand Rapids) on Thursday, September 13 for **Grand General's 27-Hole Charity Worm Burner**. All proceeds benefit **Paws With A Cause**. See our website for details.

News You Need, But Might Have Missed

Give us a call about the details of last month's *News You Need!* You can now check them out on our website. The topics included were:

- MI Fireman's Fund Auto Program Update
- Dwelling and Homeowners Changes With American Modern for Illinois
- Non-Participating Community Flood Insurance With SWBC
- Specialty Homeowners in Indiana
- American Modern 10+ Dwelling Program
- New RLI Personal Umbrella Application
- Grand General's Charity Golf Outing



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