

# Michigan



## Manufactured Homeowner Programs

Program Manual: 85-17-MI-1-A-A (11/17)

New Business Date: 11-14-2017

Renewal Business Date: 11-22-2017

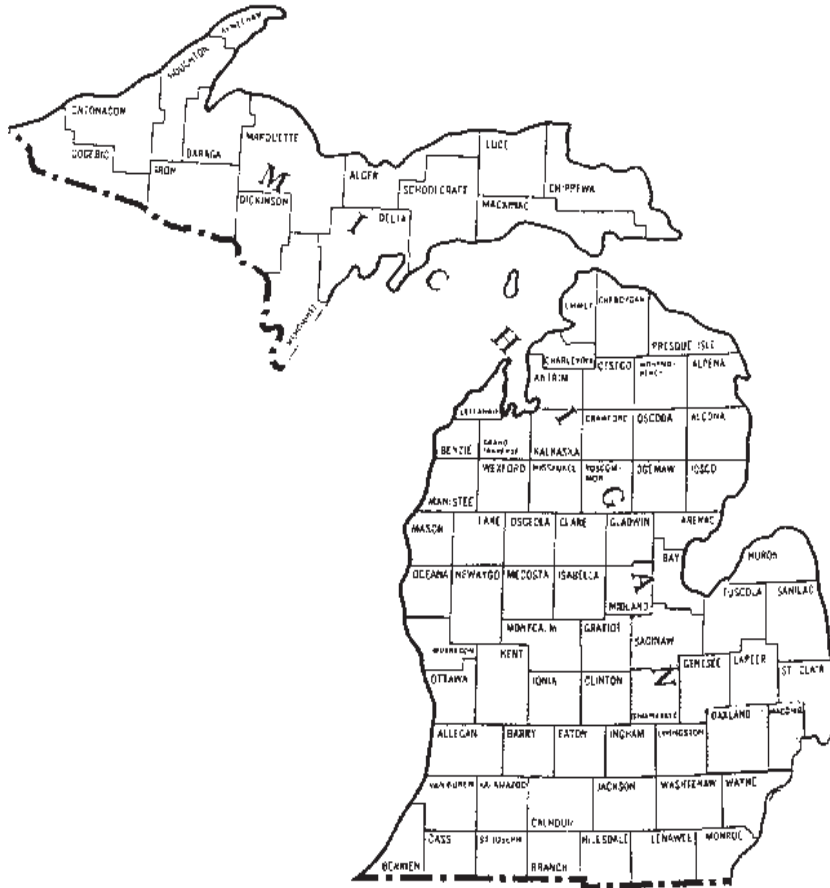
*American Modern Select Insurance Company (085)*

### Mobile Home

- Owner Occupied Mobile Homeowners Package
- Seasonal Mobile Home
- Rental/Commercial Mobile Home
- Tenant Mobile Home



## TERRITORY DEFINITIONS



## TERRITORY 50

## Remainder of State

## TERRITORY 51

Wayne County

## TERRITORY 52

Macomb and Oakland Counties

## 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. 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. LATE PAYMENT FEES AND REINSTATEMENT/LAPSE CHARGES MAY APPLY.**

# WHICH PROGRAM TO USE?

## Mobile Homeowners Package

- Designed for multi-sectional/single-sectional homes that are owner occupied as the primary residence of the insured. (No rental or seasonal permitted)
- Minimum Value of \$1,000
- Maximum Value of \$300,000

## 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)
- Minimum Value of \$1,000
- Maximum Value of \$300,000

## 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 full-time rental homes are not eligible.
- Minimum Value of \$1,000
- Maximum Value of \$200,000

## 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.
- Short Term Rental - The Lease Term must be less than 3 months and the insured must live within 100 miles of the property or the property must be managed by a property manager.
- Minimum Value of \$1,000
- Maximum Value of \$200,000

## Tenant Program

- Designed to provide personal property coverage for individuals renting a manufactured home.
- Named Perils, including Burglary
- Minimum Limit of \$5,000
- Maximum Limit of \$50,000
- **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	MOBILE HOMEOWNERS PACKAGE	MOBILE HOME PROGRAM	SEASONAL MOBILE HOME	RENTAL/ COMMERCIAL	TENANT PROGRAM
Comprehensive Dwelling Coverage	Included	Included	Included	Included	N/A
Comprehensive Other Structures	10% of Dwelling Limit	Optional	Optional	Optional	N/A
Personal Property	Comprehensive 40% of Dwelling Limit	Comprehensive Optional	Comprehensive Optional	Optional	Named Perils Included
Mold and Remediation Coverage Sub-Limit	\$3,500 Combined Section I	\$3,500 Combined Section I	\$3,500 Combined Section I	\$3,500 Combined Section I	N/A
Personal Liability Medical Payments Damage to Property of Others	\$50,000 \$500/\$25,000 \$500 per occurrence	Optional	Optional	N/A	Optional
Animal Liability	\$10,000 per occurrence	\$10,000 if Personal Liability is purchased	\$10,000 if Personal Liability is purchased	N/A	\$10,000 if Personal Liability is purchased
Premises Liability	N/A	N/A	N/A	Optional	N/A
Stated Value	Included	Included	Included	Included	N/A
Replacement Cost For Partial Losses	Optional	Optional	Optional	Optional	N/A
Personal Property Replacement Cost	Optional	Optional	Optional	N/A	Optional
Deductible	\$500 All Perils	\$500 All Perils	\$500 All Perils	Selected Options	\$250 All Other Perils \$500 Burglary
Earthquake Coverage	Optional	Optional	Optional	Optional	N/A
Breakdown Coverage	Optional	Optional	Optional	Optional	N/A
Occasional Rental	N/A	N/A	Optional	N/A	N/A
Identity Recovery	Optional	Optional	Optional	N/A	N/A

## SUPPLEMENTARY COVERAGES

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

\*Supplemental Coverages are changed from the standard policy limits due to the Enhanced Coverage Endorsement #73111 (07/09), 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

## MOBILE HOMEOWNERS PACKAGE

COVERAGE		OPTIONAL LIMITS			
<b>Personal Liability (01)</b>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>	
	Included	\$10.00	\$25.00	\$35.00	
	Includes Medical Payments of \$500 each person, \$25,000 each occurrence.				
	Includes \$500 per occurrence for Damage to Property of Others.				
Includes \$10,000 Animal Liability per occurrence.					
<b>Increased Medical Payments (02)</b>	<u>\$1,000 / \$25,000</u>		<u>\$2,000 / \$25,000</u>		
	\$5.00		\$7.00		
<b>Secondary Residence (08)</b>					
Premiums are shown per combination of Personal Liability & Medical Payments limits selected. The options are for each <b>additional residence</b> including Rental and Seasonal. Selected limits must equal Personal Liability and Medical Payments Limits. <b>Must provide location of additional residences.</b>					
	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>
\$500	\$8.00	\$9.00	\$10.00	\$12.00	\$14.00
\$1,000	\$9.00	\$10.00	\$11.00	\$12.00	\$14.00
\$2,000	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00
<b>Animal Liability Exclusion (32)</b>		<b>Premium Credit: \$3.00</b>			
Removes coverage for BI or PD caused by any animal owned or in the care or custody of an insured.					

## MOBILE HOME, SEASONAL OR TENANT PROGRAMS

COVERAGE		OPTIONAL LIMITS			
Personal Liability (01)	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>
	\$25.00	\$35.00	\$45.00	\$60.00	\$70.00
	Includes Medical Payments of \$500 each person, \$25,000 each occurrence.				
	Includes \$500 per occurrence for Damage to Property of Others.				
Includes \$10,000 Animal Liability per occurrence.					
Increased Medical	<u>\$1,000 / \$25,000</u>		<u>\$2,000 / \$25,000</u>		
Payments (02)	\$5.00		\$7.00		
Secondary Residence (08)					
Premiums are shown per combination of Personal Liability & Medical Payments limits selected. The options are for each <b>additional residence</b> including Rental and Seasonal. Selected limits must equal Personal Liability and Medical Payments Limits. <b>Must provide location of additional residences.</b> Not available for the Seasonal or Tenant Programs.					
	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>
\$500	\$8.00	\$9.00	\$10.00	\$12.00	\$14.00
\$1,000	\$9.00	\$10.00	\$11.00	\$12.00	\$14.00
\$2,000	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00
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>
	\$25.00	\$35.00	\$45.00	\$60.00	\$70.00
Includes Medical Payments of \$500 each person, \$10,000 each occurrence.					

## OPTIONAL COVERAGES

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)																																										
Antenna Coverage	78	Mobile Homeowner Program – Policy includes \$500 of coverage. Mobile Home, Seasonal, Rental/Commercial or Tenant programs – Policy includes \$100 of coverage. To increase, add \$5.00 per each additional \$100 of coverage.																																										
Breakdown Coverage	MR	Provides equipment breakdown protection for systems and appliances in the home. Not available on the Tenant program. <table><tr><td><u>Deductible</u></td><td><u>Rate</u></td></tr><tr><td>\$500</td><td>\$35.00</td></tr></table>	<u>Deductible</u>	<u>Rate</u>	\$500	\$35.00																																						
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Builders Risk Coverage	DY	Available on New Homes (under construction) and New Business only. Non-Premium Bearing. Not available on the Rental/Commercial or Tenant programs.																																										
Deductible Options	24	To decrease the \$500 deductible to \$250, add \$25.00 per home. Available on renewal business only. 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. To increase the \$500 deductible to \$2,500, deduct \$75.00 per home. Does not apply to the earthquake deductible if purchased. Not available on the Rental/Commercial or Tenant programs.																																										
Earthquake Coverage	86	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.																																										
Fire Department Service Charge	53	Mobile Homeowner Program – Policy includes \$500 of coverage. Mobile Home, Seasonal, Rental/Commercial or Tenant programs – Policy includes \$250 of coverage. To increase, add \$5.00 per each additional \$250 of coverage.																																										
Golf Cart Physical Damage and Liability Extension	T1	Not available on policies without Personal Liability Coverage. Rate: \$35.00 per cart. Not available on the Rental/Commercial or Tenant programs.																																										
Hobby Farming Coverage	50	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.																																										
Identity Recovery	RS	For an additional premium, Identity Recovery coverage can be added to Owner and Seasonal occupancies. This coverage offers \$15,000 for expenses incurred by an insured as a direct result of an identity theft discovered during the policy period. Additionally, the coverage offers access to an ID Recovery Case Manager who assists in the process of restoring the insured's identity. No deductible applies to this coverage. Rate: \$20.00 per policy																																										
Occasional Rental	75	The policy may be endorsed to give permission to rent the mobile home for residential purposes. Rate: \$15.00 per home. Available only on Seasonal program.																																										
Personal Property Replacement Cost	20	Limit of Liability must equal Personal Property Limit. Rate: \$10.00 per home, plus \$0.20 per \$100 of coverage. Not available on the Rental/Commercial program.																																										
Replacement Cost for Partial Losses	54	The home must be insured to 100% of the home's replacement value. Available for homes new to 30 years old. Rate: \$15.00. Not available on the Tenant program.																																										
Scheduled Personal Property		<b>Coverage not provided for professional or business use.</b> Not available on the Seasonal or Rental/Commercial 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. <table><tr><th></th><th></th><th>Rate per \$100</th></tr><tr><td>43</td><td>➤ Arts, ceramics, china, antiques and heirlooms</td><td>\$ .70</td></tr><tr><td>13</td><td>➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories</td><td>\$1.60</td></tr><tr><td>22</td><td>➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections</td><td>\$1.00</td></tr><tr><td>27</td><td>➤ Coin collections</td><td>\$2.00</td></tr><tr><td>AP</td><td>➤ Computers, computer software, discs, equipment and accessories</td><td>\$2.00</td></tr><tr><td>05</td><td>➤ Furs</td><td>\$ .52</td></tr><tr><td>14</td><td>➤ Golfing Equipment meaning golf clubs, shoes and bags</td><td>\$2.00</td></tr><tr><td>28</td><td>➤ Guns, ammunition, equipment and its accessories</td><td>\$2.00</td></tr><tr><td>04</td><td>➤ Jewelry, watches, precious and semi-precious stones</td><td>\$1.49</td></tr><tr><td>44</td><td>➤ Musical Instruments, their equipment and accessories</td><td>\$ .70</td></tr><tr><td>AL</td><td>➤ Silverware, goldware, pewter and precious metals</td><td>\$ .70</td></tr><tr><td>AN</td><td>➤ Tools, building materials and supplies</td><td>\$2.00</td></tr><tr><td>18</td><td>➤ All Other</td><td>\$2.00</td></tr></table>			Rate per \$100	43	➤ Arts, ceramics, china, antiques and heirlooms	\$ .70	13	➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories	\$1.60	22	➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections	\$1.00	27	➤ Coin collections	\$2.00	AP	➤ Computers, computer software, discs, equipment and accessories	\$2.00	05	➤ Furs	\$ .52	14	➤ Golfing Equipment meaning golf clubs, shoes and bags	\$2.00	28	➤ Guns, ammunition, equipment and its accessories	\$2.00	04	➤ Jewelry, watches, precious and semi-precious stones	\$1.49	44	➤ Musical Instruments, their equipment and accessories	\$ .70	AL	➤ Silverware, goldware, pewter and precious metals	\$ .70	AN	➤ Tools, building materials and supplies	\$2.00	18	➤ All Other	\$2.00
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## OPTIONAL COVERAGES (continued)

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)
<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.

## CREDIT / SURCHARGE

Premium Surcharges and/or Credits may apply for the following:			
	Important Information	Rates	Code
<b>Supplemental Heating Device Surcharge</b>		\$50 per home, per year	<b>89</b>
<b>Claim Free Discount/Surcharge</b>	0 Claims	-20%	<b>L0</b>
	2 Claims	15%	<b>L2</b>
	3 Claims	30%	<b>L3</b>
	4 Claims	50%	<b>L4</b>

## PREMIUM RATES FOR RENTAL/COMMERCIAL

	Product Codes	Rate per \$100		
		Territory: 50	51	52
<b>Rental/Commercial Programs</b>				
\$250 Deductible Manufactured Home	<b>3A2</b>	\$2.07	\$2.27	\$2.27
\$250 Deductible Other Structures	<b>6A2</b>	\$1.63	\$1.79	\$1.79
\$250 Deductible Personal Property	<b>5A2</b>	\$1.63	\$1.79	\$1.79
\$500 Deductible Manufactured Home	<b>3B2</b>	\$1.86	\$2.04	\$2.04
\$500 Deductible Other Structures	<b>6B2</b>	\$1.45	\$1.60	\$1.60
\$500 Deductible Personal Property	<b>5B2</b>	\$1.45	\$1.60	\$1.60
\$1,000 Deductible Manufactured Home	<b>3C2</b>	\$1.68	\$1.83	\$1.83
\$1,000 Deductible Other Structures	<b>6C2</b>	\$1.30	\$1.43	\$1.43
\$1,000 Deductible Personal Property	<b>5C2</b>	\$1.30	\$1.43	\$1.43
\$2,500 Deductible Manufactured Home	<b>3D2</b>	\$1.23	\$1.33	\$1.33
\$2,500 Deductible Other Structures	<b>6D2</b>	\$0.93	\$1.02	\$1.02
\$2,500 Deductible Personal Property	<b>5D2</b>	\$0.93	\$1.02	\$1.02

# UNDERWRITING GUIDELINES

## GENERAL RULES AND RATING INFORMATION

1. Application MHO-MLD INS 21 (03/17)

The application should be completed in modernLINK® and printed. The agent's and applicant's signatures are required. The completed and signed application must be kept on file and made available in the event of a claim or file audit.
2. Binding
  - a. All applications should be entered completely into modernLINK. Rules in modernLINK will determine if coverage can be bound.
  - b. If the quote is required to be submitted to underwriting for review, it is the agent's responsibility to notify the customer at the time of submittal that the risk is not bound.
  - c. Unbound submitted applications in modernLINK that do not meet our underwriting guidelines will be declined and the agent will be notified by either phone or email.
  - d. A notice will not go out to the customer so it is the agent's responsibility to notify the customer that a policy will not be issued.
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 **\$25** for all programs.
5. Dwelling Limit/Insurance to Value

**Homes 30 years old or newer may be insured to actual cash value, market value or replacement cost value.**  
**Homes 31 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)**

## 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 be rented to others only for a short term (less than one month) and only when the Occasional Rental endorsement (Add-On 75) is present.
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. In Park

Mobile home park with 26 or more occupied spaces.
9. Out of Park

Private property or mobile home park with less than 25 spaces.
10. Supplemental Heating Device

Includes wood, coal, or pellet burning stoves, and any other heating devices that are not centralized. Permanently attached thermostatically controlled space heaters do not require the Supplemental Heating Device Surcharge. Portable space heaters or kerosene heaters are ineligible.



## 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. Applications and requests for **unscheduled personal property** limits in excess of **\$20,000 or 100%** of the home limit, whichever is **GREATER**.
4. Homes with **built-on additions** (attached structures) exceeding the size of the original mobile home.
5. Homes equipped with a **supplemental** heating device that was **not** installed by the home's manufacturer or by a licensed contractor.
6. Premises where a **dog** or other domestic **animal** has bitten or injured someone resulting in a paid claim, with Personal Liability coverage selected and Animal Liability Exclusion not selected.
7. Homes that have been uninsured for **eight (8) to thirty (30)** days prior to requested effective date, unless new purchase.

### 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 a locking gate that encloses the pool, or if above ground, has steps/ladders that can be secured or removed when not in use, **OR...** the application is submitted **without liability** coverage.

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**.

Supplemental heating devices as explained in the definition.

Refer to underwriting for verification of risk mitigation. If risk has not taken appropriate safety measures upon request of the insurer, then risk cannot be bound unless Personal Liability coverage is deselected or Animal Liability Exclusion is selected.

Requires a signed No Loss letter submitted to your underwriting authority.

## 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 or have mortgage payments 60 days or more past due.
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. Home has more than two lienholder/mortgagors.
10. Applicant has had three (3) or more property losses in the last three (3) years.
11. Applicant has had two (2) or more Fire, Theft, Liability, Water and/or Flood losses, in any combination in the last three (3) years.
12. Homes with any unrepaired damage or boarded-up windows.
13. Home with any unrepaired water damage or any water leaks.
14. Homes that have been uninsured for thirty-one (31) or more days prior to the requested effective date, unless new purchase.
15. Premises where non-domestic animals (alligators, lions, tigers, snakes, chimpanzees, etc.) reside AND Personal Liability is selected without Animal Liability Exclusion selected.

## 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) 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**

<b><u>Form Number</u></b>	<b><u>Title</u></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**

73111 (07/09)	Enhanced Coverage
M7600 (01/04)	Limited Mold Coverage - Property
73137 (01/04)	Rental/Commercial Occupancy
71986 (01/04)	Seasonal Home
M7A21(06/10)	Special Provisions/Amendatory Endorsement – Michigan
MTA21 (06/10)	Tenant Policy Special Provisions/Amendatory Endorsement – Michigan

## **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
70399 (03/85)	Notice of Cancellation or Nonrenewal
71967 (01/04)	Personal Property Replacement Cost
73386 (01/04)	Replacement Cost for Partial Losses
M7S00 (01/04)	Secondary Residence
73255 (01/04)	Scheduled Personal Property
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
7MB00 (01/09)	Equipment Breakdown Enhancement - \$500
M7W00 (05/07)	Water Back Up of Sewers or Drains
MTQ00 (03/05)	Personal Property Replacement Cost - Tenant
MTS00 (12/07)	Schedule Personal Property - Tenant
M8O00 (02/05)	Occasional Rental
M7DR0 (08/09)	Debris Removal Enhancement
M7T00 (05/09)	Total Loss Deductible Waiver
MMD00 (12/10)	Per Occurrence Deductible
S4X00 (09/12)	Identity Recovery Coverage

## **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 (01/10)	Premises Liability
PLM00 (01/04)	Premises Liability Mold Exclusion

## **APPLICATION AND IMPORTANT NOTICES**

04139-00-G-MI (08/13)	FCRA Notice
IDR01 (04/11)	Identity Recovery Coverage
IN144 (12/13)	Equipment Breakdown Endorsement - Marketing Notice
IN615 (09/06)	Important Notice – Flood and Earthquake Exclusion
MHN34 (04/04)	Important Notice – Mold
MHN60 (04/04)	Important Notice – Home Day Care
MHO-MLD INS 21 (03/17)	Manufactured Homeowners Insurance Application - Agency
DBM-MLD 21 (03/17)	Manufactured Homeowners Insurance Application - Point of Sale

# How To Reach Us

## Policy or billing questions

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**Call: 1-800-543-2644**

**Hours:** Monday to Friday, 8 a.m. to 8 p.m. Eastern

**Payment Lockbox Address:** PO Box 740167, Cincinnati, OH 45274-0167

## modernLINK support

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**Call: 1-866-527-9583**

**Hours:** Monday to Friday, 7 a.m. to 12 a.m. Eastern  
Saturday and Sunday, 8 a.m.- 9 p.m.

*After hours support handled by voicemail return call.*

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

**Hours:** Monday to Friday, 7 a.m. to 12 a.m. Eastern

***Need Help?*** Talk to your office's modernLINK Profile Administrator  
OR Click the Help Link at the upper right of the modernLINK screen.

## Report a claim.

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**Online:** In modernLINK, under the Quotes and Policies tab click the Claims link.

**Call: 1-800-543-2644**

**Fax:** 513-947-4046

**Mail Address:**

American Modern Insurance Group, Inc.  
Attn: Claims Processing  
PO Box 5323  
Cincinnati, OH 45201-5323

## Ordering sales or marketing materials

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Access the Marketing Center Quick Link on the modernLINK home page.



85-17-MI-1-A-A (11/17)