



All statements contained herein are believed to be accurate, but are not guaranteed. The policy language is the only legally binding authority on coverage conditions.

Michigan - Vacant Dwelling Frequently Asked Questions

	Aegis Security Insurance Company	American Modern Insurance Group
What policy terms are available?	3 months	3, 6 or 12 months
Is the policy renewable?	Yes	Yes
Is there a payment plan?	No	12 month only
What is the minimum earned premium?	\$25	\$25
How are cancellations computed?	Pro-rata (after min. earned premium)	Pro-rata (after min. earned premium)
Are photos required?	Yes	No. Inspection will be done.
Who can bind the policy?	Sub-agent	Sub-agent
Is coverage available for commercial structures?	No	No
Can a policy be written in the name of an LLC?	Yes	No. LLC can be secondary.
Can it be lien holder billed?	Yes, upon renewal.	12 month term only.
What is the policy form?	Residential DP-1	Residential DP-1
Are major renovations acceptable?	Yes	Yes
Is liability available on acreage or risks near water?	Yes (Exclusions built in. Refer to manual.)	Yes
What is the minimum dwelling value?	\$5,000	\$15,000 \$5,000 for Manufactured Home
What is the maximum dwelling value?	\$250,000	\$500,000
Is terrorism coverage available?	No	No
What is the maximum Liability coverage available?	\$250,000	\$500,000
Is V. & M. M. available?	Included	Optional
What deductible options are available?	\$500 / \$1,000 / \$2,500	\$500 / \$1,000
Can Med Pay be added?	Yes	Yes
Does Protection Class affect rate?	No	Yes
Does location affect rate?	Yes	Yes
Is on-line rating/processing available?	No - Rates are on application	Yes



MICHIGAN Vacant Dwelling Quote Request

Fax to 1-888-767-0826



Customer Name	Agency Code
Mailing Address	Agency Name
City, State, Zip	Agent Name
Agency Fax	Agent E-Mail

Location Address		County	
Purchase Date	Knob & Tube Wiring?	Yes No	Fuses? Yes No
Actual Cash Value	# of units (families or commercial entities)		
Purchase Price	Approx. Lot Size		
<input type="checkbox"/> Frame / Brick Veneer <input type="checkbox"/> Masonry <input type="checkbox"/> Mobile Home <input type="checkbox"/> Other: _____			
Supplemental Heating Device?	Yes No	Dwelling in City Limits?	Yes No
Are renovations intended?	Yes No	If YES, value of Renovations being done: \$	
Under Construction?	Yes No	Do all entrances, decks and porches have steps with railings? Yes No	
Within 1,000 feet of fire hydrant?	Yes No	Any Losses for property or owner? (3 years)	Yes No
Protection Class	Year Built	Loss Details	
Intended Disposition? Sell Rent Occupy Demolish			
Is there a pond, lake, stream, trampoline, swimming pool (empty or full) or parking lot? (Circle all that apply)			
Any unusual liability risks? (please list)			
Prior Use?	Residential Commercial*	Intended Use?	Residential Commercial* Condo? Yes* No

* Call Grand General for alternative application.

Coverage	Amount <small>(list desired coverages below)</small>	Aegis Security Insurance Company	American Modern Insurance Group
Dwelling			
Renovations			
Other Structures			
Personal Property			
Liability			
Med Pay			
V. & M. M.	Yes No	Included	
Deductible			
3-Month Premium (6 & 12 month available with A.M.I.G.)			
Does the agent have binding authority?		YES	YES