



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.

Minnesota - Vacant Dwelling Frequently Asked Questions

	American Modern Insurance Group
What policy terms are available?	3, 6 or 12 months
Is the policy renewable?	Yes
Is there a payment plan?	12 month only
What is the minimum earned premium?	None - \$100 minimum written
How are cancellations computed?	Pro-rata (after minimum earned premium)
Are photos required?	No. Inspection will be done.
Who can bind the policy?	Sub-agent
Is coverage available for commercial structures?	No
Can a policy be written in the name of an LLC?	No. LLC can be secondary.
Can it be lien holder billed?	No
What is the policy form?	Residential DP-1
Are major renovations acceptable?	No
Is liability available on acreage or risks near water?	Yes
What is the minimum dwelling value?	\$10,000 \$5,000 for Manufactured Home
What is the maximum dwelling value?	\$500,000
Is terrorism coverage available?	No
What is the maximum Liability coverage available?	\$300,000
Is V. & M. M. available?	Optional
What deductible options are available? <i>No Renovations</i>	\$500 / \$1,000
What deductible options are available? <i>With Renovations</i>	\$500 / \$1,000
Can Med Pay be added?	Yes
Does Protection Class affect rate?	Yes
Does location affect rate?	Yes
Is on-line rating/processing available?	Yes



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		
Actual Cash Value	# of units (families or commercial entities)		
Purchase Price	Approximate Lot size		
Renovations intended? Yes No	<input type="checkbox"/> Frame/Brick Veneer <input type="checkbox"/> Masonry <input type="checkbox"/> Mobile Home <input type="checkbox"/> Other:		
Is the named insured the ONLY one doing the work? Yes No	New Construction? Yes No		
	IL & IN only - Mine Subsidence? Yes No		
Value of Renovations:	Do all entrances, decks and porches have steps with railings? Yes No		
Protection Class	Year Built	Any Losses for property or owner? (3 years) Yes No	
Central Station Fire Alarm? Yes No	24-hour security service? Yes No	Indoor automatic sprinkler system? Yes No	
Intended Disposition? Sell Rent Occupy Demolish	Loss Details		
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>	American Modern Insurance Group	
Dwelling			
Renovations			
Other Structures			
Personal Property			
Liability			
Med Pay			
V. & M. M.	Yes No		
Deductible			
3-Month Premium (6 & 12 month available)			