



**AMERICAN MODERN SELECT
INSURANCE COMPANY**

(085)

New Business 06-01-09

Renewal Business 07-01-09

**SPECIALTY UNDERWRITERS
GROUP LTD.**

P. O. Box 36385

Cincinnati, OH 45236

1-800-844-1815 • (513) 351-6400

Fax: (513) 841-5980

HO-10

A Specialty Homeowners Product

PROGRAM COVERAGES & FEATURES

TARGET MARKET

The **Specialty Homeowners Program** is designed for the owner occupied or seasonal home that is not eligible for coverage in the Standard Market due to age, claims, value or size of dwelling. All homeowner submittals must be:

- **owner occupied or seasonal.**
- in average or better condition, showing pride of ownership, and subject to no unusual hazards. A risk in average to above average condition will have heating, wiring and plumbing systems in good working order. The roof will be in good condition. If roof is in poor condition, an optional roof exclusion is available.

PACKAGE LIMITS AND COVERAGES

Other Structures	10% of the Coverage A (Dwelling) Limit of Liability
Personal Property	50% of the Coverage A (Dwelling) Limit of Liability
Loss of Use	10% of the Coverage A (Dwelling) Limit of Liability
Personal Liability & Medical Payments	\$50,000/\$500 (Increased limits available)

BASIC ELIGIBILITY & POLICY FORM

Policy Form	ST000 (03/06) Homeowners 10 Policy
Loss Settlement	ACV on the Dwelling and Personal Property
Home Values	\$40,000 - \$500,000 If the Replacement Option is chosen the minimum value is \$75,000
Deductible	\$500 All Other Peril Base Deductible and \$500 Wind and Hail Base Deductible
Age Requirements	Basic Program - no age requirements Optional Replacement Cost Coverage: ◆ Dwelling must be 80 years of age or less

PERILS INSURED AGAINST

Dwelling & Other Structures	Named Peril
Personal Property	Named Peril including Burglary
Enhanced Coverage Endorsement - ST300 (05/06)	<p>Additional Perils included with this optional endorsement: Collapse, Falling Objects, Weight of Ice, Snow or Sleet, Accidental Discharge or Overflow of Water or Steam, Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging, Sudden and Accidental Damage from Artificially Generated Electrical Current and Freezing of a Plumbing, Heating, Air Conditioning or Automatic Fire Protective Sprinkler System or a Household Appliance. ST300 (05/06) - Water and Mold Remediation Limit 10% of Cov. A, subject to a \$10,000 annual aggregate</p>

POLICY FORM COMPARISON

Policy Form	SPECIALTY HOMEOWNERS	SPECIALTY HOMEOWNERS *ENHANCED/FULL REPAIR	HO-3	HO-8
A. DWELLING COVERAGE	Named Peril Coverage	Named Peril Coverage	All Risk Coverage	Named Peril Coverage
Fire, Lightning and Internal Explosion	Yes	Yes	Yes	Yes
Smoke	Yes, but not by fireplaces or agricultural smudging.	Yes, but not by fireplaces or agricultural smudging.	Yes	Yes
Explosion	Yes	Yes	Yes	Yes
Windstorm/Hail	Yes	Yes	Yes	Yes
Riot/Civil Commotion	Yes	Yes	Yes	Yes
Aircraft	Yes	Yes	Yes	Yes
Vehicles	Yes, but not by vehicles owned by insured	Yes, but not by vehicles owned by insured	Yes	Yes
Volcanic Eruption	Yes	Yes	Yes	Yes
V&MM	Yes	Yes	Yes	Yes
Burglary	Yes See PP Limits below.	Yes See PP Limits below.	Yes	Theft
Collapse	No	Yes	Yes	No
Freezing	No	Yes	Yes	No
Water from plumbing, heating, or A/C system.	No	Yes	Yes, but not gradual seepage.	No
Power Interruption	*No, but <i>ensuing loss</i> covered if cause of interruption occurred on premises.	Yes, power surge	No, unless cause of interruption occurred on premises.	No, unless cause of interruption occurred on premises.
Ordinance or Law, Earth Movement, Flood, Neglect, War, Nuclear Hazard, and Intentional Loss	No	No	No	No
B. OTHER STRUCTURES	Named Peril Coverage	Named Peril Coverage	All Risk Coverage	Named Peril Coverage
	10% of Coverage A; Coverage A is NOT reduced by amount of loss payment.	10% of Coverage A; Coverage A is NOT reduced by amount of loss payment.	10% of Coverage A	10% of Coverage A
C. PERSONAL PROPERTY	Named Peril including burglary	Named Peril including burglary	Named Peril including theft	Named Peril including theft
	40% of Coverage A	40% of Coverage A		
1. On Premises	100% of Coverage C	100% of Coverage C	100% of Coverage C	100% of Coverage C
2. Off Premises	10% of Coverage C	10% of Coverage C	100% of Coverage C unless in other Residence Premises.	10% of Coverage C (\$1,000 max.)
D. ADD'L LIVING EXPENSE & FAIR RENTAL VALUE	Covers increase in living expenses, 10% of Cov. A	Covers increase in living expenses, 10% of Cov. A	20% of Coverage A	Shortest time to repair or replace damage or shortest time to relocate.
LOSS SETTLEMENT				
A. Dwelling	ACV	Full Repair/Replacement	Replacement Cost (80/20 Coinsurance Clause)	Functional Replacement Cost (80/20 Coinsurance Clause)
B. Other Structures	ACV	Full Repair/Replacement	Replacement Cost	Functional Replacement Cost
C. Personal Property	ACV	ACV / ***Replacement	ACV	ACV
INSURANCE VALUE				
	100% market value	100% market value	100% replacement	100% replacement

ACV(Actual Cash Value)

***ENHANCED COVERAGE** can be endorsed onto the policy, which will add the additional perils: Water, Falling Objects, Collapse, Power Surge, Breakage of Glass, Weight of Ice and Snow, Accidental Tearing Apart, Cracking, Burning or Bulging, Accidental Discharge, Release or Overflow of Water or Steam, Freezing

****FULL REPAIR** can be endorsed onto the policy. We will pay the full cost or repair or replacement of your building structure without deduction for depreciation. See Endorsement #72670 for details

***Replacement on Personal Property available on a limited basis

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 an FCRA notice. 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.

TERRITORY ALIGNMENT

Territory 70

Remainder of State

Territory 71

60607, 60616, 60619, 60649, 60653

Territory 72

62205, 62208, 62201, 62202, 60609, 60622, 60623, 60608, 60612, 60636, 60647, 60621, 60624, 60644, 60651

Territory 73

60633, 60610, 60611, 60614, 60618, 60625, 60626, 60629, 60630, 60631, 60632, 60638, 60639, 60641, 60646, 60648, 60652, 60654, 60656, 60657, 60658, 60659, 60660, 60661, 60662, 60663, 60664, 60665, 60666, 60667, 60668, 60669, 60670, 60671, 60672, 60673, 60674, 60675, 60676, 60677, 60678, 60679, 60680, 60681, 60682, 60683, 60684, 60685, 60686, 60687, 60688, 60689, 60690, 60691, 60692, 60693, 60694, 60695, 60696, 60697, 60698, 60699, 60650, 60635, 60642, 60645, 60655, 60634, 60627, 62071, 60601, 60602, 60603, 60604, 60605, 60606, 60613, 60615, 60617, 60620, 60643, 60707

Territory 74

60153, 60426, 60428, 60628, 60640, 60637, 62203, 62204, 62207

Territory 75

Counties of: Hamilton, Jackson, Franklin, Williamson, Saline, Gallatin, Union, Johnson, Pope, Hardin, Alexander, Pulaski, Massac

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.

We now accept Credit Cards and one-time EFT as a method of payment.

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 60, day 150, & day 240.
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, & day 280.
4. EZPay - 2 months downpayment required with 10 additional installments automatically deducted from a savings/checking account. Collect the downpayment and submit signed application form 00220-08-G with application and a voided check or deposit slip. The customer may choose date of automatic withdrawal.

A SERVICE CHARGE IS ASSESSED FOR EACH INSTALLMENT, INCLUDING THE DOWN PAYMENT.

TARGET MARKET, RULES AND DEFINITIONS

TARGET MARKET

The **Specialty Homeowners Program** is designed for the owner occupied or seasonal home that is not eligible for coverage in the Standard Market due to age or value. All homeowner submittals must be:

- **owner occupied or seasonal.**
- in average to above average condition, showing pride of ownership, and subject to no unusual hazards. A risk in average to above average condition will have heating, wiring and plumbing systems in good working order. The roof will be in good condition.

GENERAL RULES AND RATING INFORMATION

1. Application(s)	The agent's and applicant's signatures are required .
2. Insurance to Value	Dwelling must be insured to 100% of dwelling market value , excluding the land value. If the Replacement Cost Settlement Option is chosen the dwelling must be insured to 100% of its' replacement cost value.
3. Home Values	Dwellings valued between \$40,000 and \$500,000 are eligible. The minimum value for Replacement Cost is \$75,000 .
4. Occupancy and Risk Parameters	One and two family, up to three stories, owner occupied and seasonal dwellings are eligible.
5. Policy Term	All policies are written for a term of one year . Effective time - 12:01 A.M. Standard Time.
6. Whole Dollar Rule	The premium shall be rounded separately for each coverage to the nearest whole dollar .
7. Cancellation Rule	No flat cancellation is allowed if coverage has been provided under our policy.
8. Transfer or Assignment	Policies may not be transferred or assigned.
9. Minimum Written Premium	There is a \$100 minimum written premium .
10. Supplemental Heating Device	A \$40.00 surcharge applies to all dwellings equipped with a Supplemental Heating Device.
11. Claims Verification	A Clue report showing past claims activity will be ordered to verify claims.
12. Inspection Fee	A \$35.00 Inspection Fee is required with all new business applications.
13. Reinstatement and Lapse Policy Fee	A \$15.00 fee will apply to policies that cancel for nonpayment of premium and that are either reinstated without lapse in coverage, or rewritten with a lapse in coverage.

DEFINITIONS

1. Owner Occupied Dwelling	Dwellings 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. (Dwellings may not be rented to others for any length of time.)
2. Seasonal/Secondary Dwellings	Dwellings 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. (Dwellings may not be rented to others for any length of time.)
3. Other Structures	Structures on the dwelling premises which are not attached to the dwelling (including septic tanks).
4. Supplemental Heating Device	Wood, coal or pellet burning stoves, space heaters, fireplace inserts or any other solid fuel burning device that is not centralized.

TEMPORARY SUSPENSION OF WRITINGS

During Temporary Suspensions of Writing, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Existing American Modern policies will renew during this time, provided there is no increase in coverage or lapse between policies.

Impending Severe Weather

Impending severe weather includes, but is not limited to:

- ◆ Tornado watches and/or warnings
- ◆ Flood watches and/or warnings
- ◆ Tropical storm or Hurricane watches and/or warnings

Earthquake (This only applies when Earthquake Coverage is provided.)

- ◆ Restrictions begin with the occurrence of an earthquake or aftershock, of 5.0 Richter (or greater), and continue for a period of 72 hours for dwellings located in counties (in their entireties) within 100 miles of the epicenter.

Wildfire

- ◆ No risks may be bound within a 25 mile radius of any existing wildfire.

For Updates Call **(888) 593-3032**, or LOG ON to our website: www.amig.com/agents/bindres.html

UNDERWRITING GUIDELINES

PRIOR LOSS HISTORY

		SPECIALTY HOMEOWNER
LOSSES IN THE PAST 3 YEARS		Maximum 3 losses. No more than 1 fire or liability loss. No more than 2 of any other single cause of loss excluding weather.
		If the applicant has more than 5 rental properties and incurred losses exceed these guidelines then, Submit, Do Not Bind.
SUBMIT, DO NOT BIND	FIRE LOSSES > \$10,000	Provide details of fire, including preventative measures taken to prevent future fires. A copy of the fire report is required. Arson, or intentional act by applicant NOT acceptable.
	ALL LIABILITY LOSSES	Maximum \$100,000 Liability and \$1,000 Med Pay
	THEFT LOSSES > \$5,000	Provide preventative measures taken.
	WATER LOSSES > \$5,000	Mold inspection from applicant may be required
GENERAL GUIDELINES		Prior losses include any loss incurred on any property and/or structure owned, rented, or leased by the applicant. Complete details regarding the loss such as cause, location, date, and the amount paid for the loss are required. All repairs from prior losses must be complete.

RISK CHARACTERISTICS

- Animals**
- ◆ Applicants with large, unusual, exotic, vicious, or potentially vicious animals are **NOT** acceptable. Animals in this category include, but are not limited to:
 - Animals 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 exotic animals or pets
-
- Swimming Pools**
- ◆ In-ground pools must have a fence, at least four feet high with a locking gate that encloses the pool.
 - ◆ Above-ground pools must have either a fence, at least four feet high with a locking gate that encloses the pool **or** steps and ladders that can be secured, locked, or removed when the pool is not in use.
 - ◆ Risks not meeting this criteria are not acceptable.
-
- Business on Premises**
- ◆ Applicants with employees are not acceptable.
-
- Wiring**
- ◆ Knob & tube wiring is **NOT** acceptable.
-
- Heating**
- ◆ Primary heat source must be thermostatically controlled and can **NOT** be a supplemental heating device.
-
- Supplemental Heating**
- ◆ Supplemental heating devices include wood/coal/pellet or any other solid fuel burning device.
 - Kerosene and other portable space heaters are **NOT** acceptable.**Note:** Fireplaces are **NOT** considered supplemental heating devices unless equipped with a fireplace insert.
-
- Steps, Porches and Decks**
- ◆ Must have secured handrails if 3 feet or more above the ground.
 - ◆ Risks not meeting this criteria are not acceptable.
-
- Uninsured Properties**
- ◆ If the risk has been uninsured for 31-90 days **DO NOT BIND/SUBMIT** with explanation.
 - ◆ If the risk has been uninsured for more than 90 days then **DO NOT BIND/DO NOT SUBMIT**. Special exceptions may be made for extenuating circumstances. Please contact your underwriter for consideration with full details.

RISK CHARACTERISTICS (continued)

- Hobby Farming on Premises**
- ◆ Applicant with employees are not acceptable
 - ◆ Applicants with more than three (3) large animals (cows, horses, mules, etc.) must be submitted unbound noting the type of animals
 - ◆ Applicants with eleven (11) or more large farm animals are not eligible
 - ◆ Applicant must have Hobby Farm, gross receipts under \$5,000. Not full time occupation.

RISKS THAT ARE NOT ACCEPTABLE ● DO NOT BIND ● DO NOT SUBMIT

- Applicants**
- With these characteristics:*
- ◆ Currently unemployed, other than retired or disabled
 - ◆ Four or more losses of any kind in the last three years (*For additional guidelines see "Prior Loss History"*)
 - ◆ Past conviction for arson, fraud, or other insurance-related offenses
 - ◆ Mortgage payments 60 days or more past due or currently in foreclosure
 - ◆ More than two lienholders and/or mortgagees
-

- Dwellings**
- With these characteristics:*
- ◆ Dwellings in poor physical condition and not properly maintained
 - ◆ Attached to, occupied as, or converted from a commercial risk
 - ◆ Condemned, vacant, unoccupied or rented. Under construction, or undergoing major renovations (*Minor renovations are acceptable and include painting, roof repairs, carpeting, and plastering*)
 - ◆ Unrepaired or existing damage
 - ◆ Hand-hewn log homes, earth homes, dome homes, open pier homes, stilt homes, row homes, town homes, or condominiums
 - ◆ Manufactured homes, modified manufactured homes, or trailers (*Refer to AMIG's Manufactured Home Program*)
 - ◆ Non-conventional construction or design (*Shell homes, Do-It-Yourself construction, or homemade homes*)
 - ◆ Primary heat source that is **NOT** thermostatically controlled or is a supplemental heat source
 - ◆ Kerosene or portable space heaters
 - ◆ Underground fuel tank on premises
 - ◆ Without smoke detectors
 - ◆ Dwellings with water leaks or plumbing in disrepair.
 - ◆ Without utilities such as natural gas, electric, or water
 - ◆ In the name of a corporation
 - ◆ Within 1,000 feet of rising water, or in an area that is prone to flooding
 - ◆ Farming, unless Hobby Farming endorsement is purchased
 - ◆ In a landslide or isolated area, not accessible by road
 - ◆ In a forest fire, brush fire area or within 500 feet of brush
-

- Other Structures**
- With these characteristics:*
- ◆ In poor physical condition and not properly maintained, (unless if Other Structures exclusion is attached)
 - ◆ Kerosene or portable space heaters
-

Circumstances reflecting an unusual exposure or increase in hazard not addressed above are unacceptable.

CANCELLATION PROCEDURES

American Modern Insurance Group, Inc. will accept a request to cancel a policy when we receive that request within 90 days of the requested cancellation date, and the request is accompanied by proper documentation. If the request is received more than 90 days after the requested cancellation date, the effective date of the cancellation will be the date the request was received at American Modern Insurance Group, Inc. unless:

- ◆ Insured no longer had a financial interest in the risk as of the requested cancellation date;
- ◆ The request to cancel is due to a total loss;
- ◆ Duplicate American Modern policy providing coverage for the same risk exists.

OPTIONAL COVERAGES

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
Personal Liability	Owner Seasonal	\$50,000 \$100,000 \$200,000 \$300,000	Included \$18.00 \$26.00 \$35.00	\$500 Medical Payments each person, \$10,000 each occurrence		L1
Medical Payments - Personal Liability	Owner Seasonal	\$1,000/\$10,000	\$5.00 for \$1000			1M
Liability for Additional Residences Rented to Others	Owner Seasonal	\$50,000 \$100,000 \$200,000 \$300,000	\$33.00 \$40.00 \$47.00 \$55.00	\$500 Medical Payments each person, \$10,000 each occurrence		M6
Personal Property	Owner Seasonal	Max: 100% of Coverage A	\$5.00 per \$1,000	50% of Coverage A		7A7
Loss of Use	Owner	Max: 20% of Coverage A	\$6.00 per \$1,000	10%		HJ
Full Repair Cost	Owner Seasonal		\$50.00		Risk must be built in or after 1950. Roof must be 20 years of age or less.	ZH
Optional Deductibles	Owner Seasonal	<u>All Other Peril Options</u> \$1,000 \$2,500 \$5,000	-15% -20% -30%	\$500 All Peril	The change in the deductible does not change the Earthquake deductible	H9
Other Structures Coverage	Owner Seasonal	Max: 50% of Coverage A	\$5.00 per \$1,000	10% of Coverage A		BH
Earthquake Coverage	Owner Seasonal		\$.65 per \$1,000	10% deductible applies (\$1,000 minimum) Premium is fully earned		EP
Enhanced Coverage End.	Owner Seasonal		15% of Base Policy Premium	Falling Objects, Collapse, Power Surge, Breakage of Glass, Weight of Ice and Snow, Sudden and Accidental Tearing Apart, Freezing, Overflow of Water or Steam	Limits Water Damage and Mold	HV
Mine Subsidence Coverage	Owner Seasonal	Limits must be equal to Coverage A	State Mandated - see modernLINK for rate		Mandatory (unless waived) in 34 counties, optional in 68 counties.	7Z
Replacement Cost-Dwelling	Owner Seasonal		10% Surcharge to Coverage A		Home must be 60 years age or less.	MZ
Replacement Cost Coverage - Personal Property	Owner Seasonal		10% of Base Policy premium			NV
Theft Coverage	Owner Seasonal		10% of Base Policy premium			HK
Water Backup and/or Overflow	Owner Seasonal		\$50.00	Up to \$5,000 limit \$250 Deductible		WS
Hobby Farming	Owner Seasonal		\$50.00		This endorsement is strictly for crop farming and animal grazing. It is NOT for exposures such as dog breeding, share cropping, community gardening, farm-land rental to others, slaughtering, rendering, bee keeping, tractor repair, or any other business exposure.	GK

OPTIONAL EXCLUSIONS FOR RISK ACCEPTANCE

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
Other Structures Exclusion	Owner Seasonal	N/A	\$3.00 Credit		This exclusion will remove all Other Structures Coverage at the insured premises.	HS

CREDITS/SURCHARGES

Premium surcharges and/ or credits may apply for the following:	Important Information	Rates	Code
Masonry Construction Discount		-15%	
Supplemental Heating Devices		\$40.00	H3
Protective Devices	Central Station Fire Alarm Central Station Burglar Alarm	-5% -5%	72 73
Two Family Surcharge		+20%	
Claims Surcharge / Discount		0 -10% 2 +25% 3 +50%	
Age of Insured Discount	Insureds over Age 50	-5%	06
Age of Home Credits	Homes 10 years old or less	Age Credits 0-1 yrs -10% 2-3 yrs -8% 4-5 yrs -6% 6-7 yrs -4% 8-10 yrs -2% 11 + yrs 0%	

FORMS LISTING (For Reference Only)

Form Number	Title
ST000 (03/06)	Homeowners 10 Policy Form
0110-4269 (05/92)	Declaration Page
HO10APP-IL (03/09)	Illinois HO-10 Specialty Homeowner Application
<u>MANDATORY ENDORSEMENTS</u>	
STA12 (02/06)	Special Provisions - Illinois
ST500 (06/05)	Mold Liability Exclusion
IN084 (01/02)	Important Notice - Illinois
<u>OPTIONAL ENDORSEMENTS</u>	
70399 (03/85)	Notice of Cancellation or Nonrenewal
71637 (01/08)	Mine Subsidence - Residence and Other Structures - Illinois
72670 (01/95)	Full Repair
72935 (02/06)	Additional Residences Rented to Others
73421 (02/06)	Mine Subsidence Waiver Form
73652 (07/99)	Earthquake Coverage
ST312 (02/06)	Enhanced Coverage Endorsement - Illinois
ST700 (01/04)	Replacement Cost Coverage - Personal Property
ST900 (06/05)	Other Structure Exclusion
STR00 (01/04)	Replacement Cost Coverage - Buildings
STT00 (01/04)	Theft Coverage
STY00 (06/06)	Hobby Farming Coverage
STW00 (01/04)	Homeowners Water Back-Up and Sump Discharge or Overflow
<u>IMPORTANT NOTICES</u>	
IN141 (03/08)	Specialty Homeowners ACV Notice
IN142 (03/08)	Specialty Homeowners Full Repair Cost Notice
IN614 (09/06)	Important Notice to Policyholders of Flood and Earthquake Exclusion

HOW TO REACH US WHEN YOU NEED US

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: Customer Care
P.O. Box 5323
Cincinnati, Ohio 45201-5323

TO ORDER SUPPLIES:

Please **call**:
1-800-645-5129

or **Fax**:
1-216-447-0870.

Supply orders may be sent to:
SPECIALTY UNDERWRITERS GROUP LTD.
P. O. Box 36385
Cincinnati, OH 45236

When ordering, please refer to the form number at the lower left hand corner of the page.



**AMERICAN MODERN SELECT
INSURANCE COMPANY**

EXECUTIVE OFFICE
POST OFFICE BOX 5323, CINCINNATI, OHIO 45201-5323, 1-800-543-2644

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