



**AMERICAN MODERN SELECT
INSURANCE COMPANY**

(085)

New Business 09-01-09

Renewal Business 09-15-09

**SPECIALTY UNDERWRITERS
GROUP LTD.**

P. O. Box 36385

Cincinnati, OH 45236

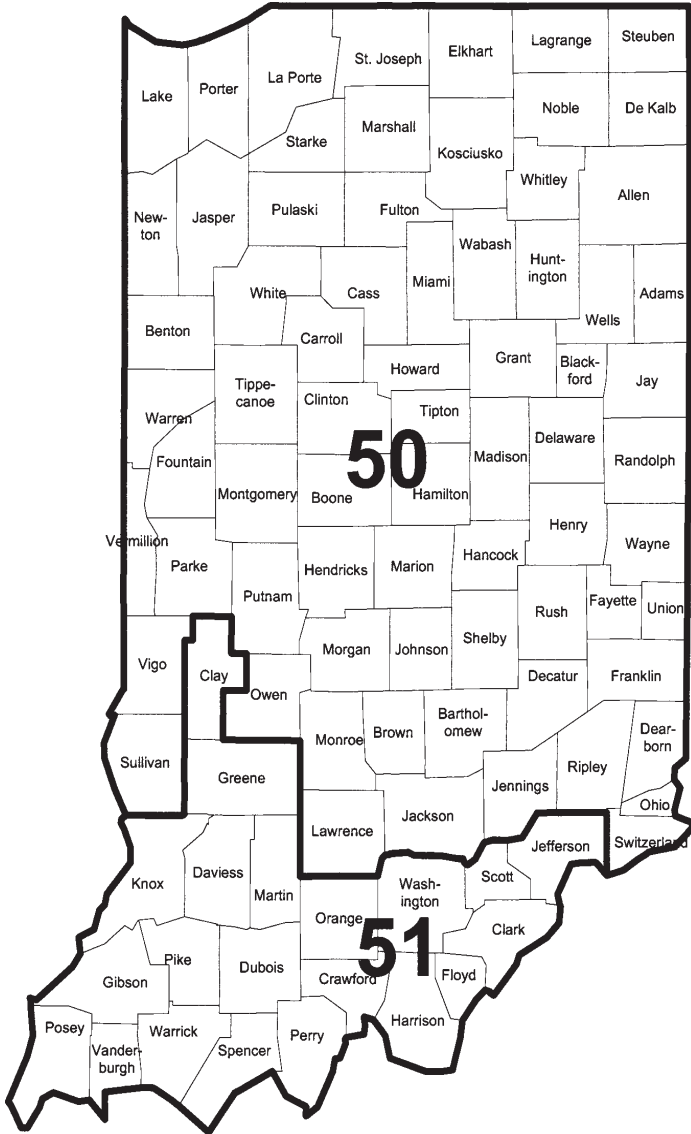
1-800-844-1815 • (513) 351-6400

Fax: (513) 841-5980

Manufactured Homeowner Programs

- **Full-Time Owner Occupied Mobile Home**
- **Seasonal Mobile Home**
- **Rental/Commercial Mobile Home**
- **Tenant Mobile Home**

TERRITORY DEFINITIONS



TERRITORY 50

Adams
Allen
Bartholomew
Benton
Blackford
Boone
Brown
Carroll
Cass
Clinton
Dearborn
Decatur
De Kalb
Delaware
Elkhart
Fayette
Fountain
Franklin
Fulton
Grant
Hamilton
Hancock
Hendricks
Henry

Howard
Huntington
Jackson
Jasper
Jay
Jennings
Johnson
Kosciusko
Lagrange
Lake
La Porte
Lawrence
Madison
Marion
Marshall
Miami
Monroe
Montgomery
Morgan
Newton
Noble
Ohio
Owen
Parke

Porter
Pulaski
Putnam
Randolph
Ripley
Rush
St. Joseph
Shelby
Starke
Steuben
Sullivan
Switzerland
Tippecanoe
Tipton
Union
Vermillion
Vigo
Wabash
Warren
Wayne
Wells
White
Whitley

TERRITORY 51

Clark
Clay
Crawford
Daviss
Dubois
Floyd
Gibson

Greene
Harrison
Jefferson
Knox
Martin
Orange
Perry

Pike
Posey
Scott
Spencer
Vanderburgh
Warrick
Washington

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. 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, and day 280.
4. 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.

WHICH PROGRAM TO USE?

Mobile Homeowner Package

- Designed for homes that are owner occupied as the primary residence of the insured. (No rental or seasonal permitted)

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)

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 rental homes are not eligible.

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.

Tenant Program

- Designed to provide personal property coverage for individuals renting a manufactured home.
- Named Perils, including Burglary
- Minimum Limit of \$5,000
- **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 HOMEOWNER 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 50% 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
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
Scheduled Personal Property	Optional	Optional	N/A	N/A	Optional
Earthquake Coverage 10% deductible per cov. (\$1,000 minimum)	Optional	Optional	Optional	Optional	N/A
Water Backup of Sewers or Drains	Optional	Optional	Optional	Optional	N/A
Extended Replacement Cost	Optional	Optional	Optional	Optional	N/A
Breakdown Coverage	Included	Optional	Optional	Optional	N/A
Occasional Rental	N/A	N/A	Optional	N/A	N/A

SUPPLEMENTARY COVERAGES

COVERAGES	MOBILE HOMEOWNER PACKAGE	MOBILE HOME PROGRAM	SEASONAL MOBILE HOME	RENTAL/ COMMERCIAL	TENANT PROGRAM
Add'l Living Expense/ Loss of Use	*20% of dwelling limit	*20% of dwelling limit	*N/A	*10% of dwelling limit (\$30 per day, maximum)	*20% Per. Prop. Limit (\$30 per day, maximum)
Antenna/Satellite Dish	*\$500	*\$500	*\$500	*\$500	*\$500
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
Emergency Removal	*Reasonable Cost	*Reasonable Cost	*Reasonable Cost	*Reasonable Cost	*Reasonable Cost
Fire Dept. Service Charge	*\$500	*\$500	*\$500	*\$500	*\$500
Fire Extinguisher Recharge	*\$250	*\$250	*\$250	*\$250	*\$250
Food Spoilage	*\$500	*\$500	*\$500	*\$500	*\$500
Loss Assessment	*\$1,000	*\$1,000	*\$1,000	*\$1,000	*\$1,000
Reasonable Repairs	Reasonable & Necessary	Reasonable & Necessary	Reasonable & Necessary	Reasonable & Necessary	N/A
Reward Coverage	*\$1,000	*\$1,000	*\$1,000	*\$1,000	*\$1,000
Trees, Shrubs, Plants & Lawns	*5% of dwelling limit (\$500 per item)	*5% of dwelling limit (\$500 per item)	*5% of dwelling limit (\$500 per item)	*5% of dwelling limit (\$500 per item)	N/A

*Supplemental Coverages are changed from the standard policy limits due to the Manufactured Homeowners Enhanced Coverage Endorsement #M7813 (03/04), or Seasonal Enhanced Coverage Endorsement #73725 (09/04), or the Rental/Commercial Enhanced Coverage Endorsement #73724 (09/04), or the Tenant Enhanced Coverage Endorsement #73726 (09/04), 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 HOMEOWNER PACKAGE PROGRAMS

COVERAGE	OPTIONAL LIMITS					
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Personal Liability (01)	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>	<u>\$500,000</u>
	Included	\$10.00	\$25.00	\$35.00	\$45.00

Includes Medical Payments of \$500 each person, \$25,000 each occurrence.
Includes \$500 per occurrence for Damage to Property of Others.

Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u>	<u>\$2,000 / \$25,000</u>
	\$5.00	\$7.00

Secondary Residence (08)

Premiums are shown per combination of Personal Liability & Medical Payments limits selected. The options are for each **additional residence**. Selected limits must equal Personal Liability and Medical Payments Limits. **Must provide location of additional residences.**

	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>	<u>\$500,000</u>
\$500	\$9.00	\$10.00	\$12.00	\$14.00	\$16.00
\$1,000	\$10.00	\$11.00	\$12.00	\$14.00	\$16.00
\$2,000	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00

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.

MOBILE HOME & SEASONAL PROGRAMS

COVERAGE	OPTIONAL LIMITS					
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Personal Liability (01)	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>	<u>\$500,000</u>
	\$25.00	\$35.00	\$45.00	\$60.00	\$70.00	\$80.00

Includes Medical Payments of \$500 each person, \$25,000 each occurrence.
Includes \$500 per occurrence for Damage to Property of Others.

Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u>	<u>\$2,000 / \$25,000</u>
	\$5.00	\$7.00

Secondary Residence (08)

Premiums are shown per combination of Personal Liability & Medical Payments limits selected. The options are for each **additional residence**. Selected limits must equal Personal Liability and Medical Payments Limits. **Must provide location of additional residences.** Not available for the Seasonal Program.

	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>	<u>\$500,000</u>
\$500	\$8.00	\$9.00	\$10.00	\$12.00	\$14.00	\$16.00
\$1,000	\$9.00	\$10.00	\$11.00	\$12.00	\$14.00	\$16.00
\$2,000	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00

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					
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Premises Liability (12)	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>	<u>\$500,000</u>
	\$25.00	\$30.00	\$34.00	\$38.00	\$42.00	\$50.00

Includes Medical Payments of \$500 each person, \$10,000 each occurrence.

TENANT PROGRAM

COVERAGE	OPTIONAL LIMITS					
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Personal Liability (01)	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>	<u>\$500,000</u>
	Included	\$10.00	\$20.00	\$35.00	\$45.00	\$55.00

Includes Medical Payments of \$500 each person, \$25,000 each occurrence.
Includes \$500 per occurrence for Damage to Property of Others.

Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u>	<u>\$2,000 / \$25,000</u>
	\$5.00	\$7.00

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.

OPTIONAL COVERAGES

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)																																										
Antenna Coverage	78	Policy includes \$500 of coverage. To increase, add \$0.60 per each additional \$100 of coverage for Mobile Homeowner, Mobile Home, Seasonal, Rental/Commercial and Tenant programs.																																										
Breakdown Coverage	M0 MR	Provides equipment breakdown protection for systems and appliances in the home. Mobile Homeowner Package Programs - Policy includes \$500 Deductible. Not available on the Tenant program. <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Deductible</u></td> <td style="text-align: center;"><u>Rate (Mobile Home & Season)</u></td> <td style="text-align: center;"><u>Rate (Package)</u></td> </tr> <tr> <td style="text-align: center;">\$250 (M0)</td> <td style="text-align: center;">\$30.00</td> <td style="text-align: center;">\$15.00</td> </tr> <tr> <td style="text-align: center;">\$500 (MR)</td> <td style="text-align: center;">\$15.00</td> <td style="text-align: center;">Included</td> </tr> </table>	<u>Deductible</u>	<u>Rate (Mobile Home & Season)</u>	<u>Rate (Package)</u>	\$250 (M0)	\$30.00	\$15.00	\$500 (MR)	\$15.00	Included																																	
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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. 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 \$70.00 per home. For Tenant only, to increase the \$250 deductible to \$500, deduct \$25.00 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: \$15.00 per home. Premium is fully earned. Not available on the Tenant program.																																										
Extended Replacment Cost	6T	Provides Replacemnet Cost up to 120% of the dwelling limit. Home must be insured to 100% of the replacement cost value. Available for home new to 15 years only. Rate: 10% surcharge to flat base rate. Not available on the Tenant program.																																										
Fire Department Service Charge	53	Policy includes \$500 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: \$15.00 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 Fraud Expense Coverage	6P	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Expense Limit</u></td> <td style="text-align: center;"><u>Annual Premium</u></td> </tr> <tr> <td style="text-align: center;">\$5,000</td> <td style="text-align: center;">\$25.00</td> </tr> <tr> <td style="text-align: center;">\$10,000</td> <td style="text-align: center;">\$40.00</td> </tr> </table> Not available on the Seasonal, Rental/Commercial or Tenant programs.	<u>Expense Limit</u>	<u>Annual Premium</u>	\$5,000	\$25.00	\$10,000	\$40.00																																				
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Personal Property Replacement Cost	20	Limit of Liability must equal Personal Property Limit. Rate: \$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 15 years old. Rate: \$20.00 per home. Not available on the Tenant program.																																										
Scheduled Personal Property		<p>Coverage not provided for professional or business use. Not available on the Seasonal or Rental/Commercial programs. Do Not Bind 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.</p> <table style="width: 100%; border: none;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 80%;"></th> <th style="text-align: right; width: 10%;">Rate per \$100</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">43</td> <td>➤ Arts, ceramics, china, antiques and heirlooms</td> <td style="text-align: right;">\$2.50</td> </tr> <tr> <td style="text-align: center;">13</td> <td>➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories</td> <td style="text-align: right;">\$1.60</td> </tr> <tr> <td style="text-align: center;">22</td> <td>➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections</td> <td style="text-align: right;">\$1.10</td> </tr> <tr> <td style="text-align: center;">27</td> <td>➤ Coin collections</td> <td style="text-align: right;">\$2.09</td> </tr> <tr> <td style="text-align: center;">AP</td> <td>➤ Computers, computer software, discs, equipment and accessories</td> <td style="text-align: right;">\$2.50</td> </tr> <tr> <td style="text-align: center;">05</td> <td>➤ Furs</td> <td style="text-align: right;">\$.39</td> </tr> <tr> <td style="text-align: center;">14</td> <td>➤ Golfing Equipment meaning golf clubs, shoes and bags</td> <td style="text-align: right;">\$2.09</td> </tr> <tr> <td style="text-align: center;">28</td> <td>➤ Guns, ammunition, equipment and its accessories</td> <td style="text-align: right;">\$2.23</td> </tr> <tr> <td style="text-align: center;">04</td> <td>➤ Jewelry, watches, precious and semi-precious stones</td> <td style="text-align: right;">\$1.05</td> </tr> <tr> <td style="text-align: center;">44</td> <td>➤ Musical Instruments, their equipment and accessories</td> <td style="text-align: right;">\$.60</td> </tr> <tr> <td style="text-align: center;">AL</td> <td>➤ Silverware, goldware, pewter and precious metals</td> <td style="text-align: right;">\$2.50</td> </tr> <tr> <td style="text-align: center;">AN</td> <td>➤ Tools, building materials and supplies</td> <td style="text-align: right;">\$1.00</td> </tr> <tr> <td style="text-align: center;">18</td> <td>➤ All Other</td> <td style="text-align: right;">\$2.50</td> </tr> </tbody> </table>			Rate per \$100	43	➤ Arts, ceramics, china, antiques and heirlooms	\$2.50	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	\$1.10	27	➤ Coin collections	\$2.09	AP	➤ Computers, computer software, discs, equipment and accessories	\$2.50	05	➤ Furs	\$.39	14	➤ Golfing Equipment meaning golf clubs, shoes and bags	\$2.09	28	➤ Guns, ammunition, equipment and its accessories	\$2.23	04	➤ Jewelry, watches, precious and semi-precious stones	\$1.05	44	➤ Musical Instruments, their equipment and accessories	\$.60	AL	➤ Silverware, goldware, pewter and precious metals	\$2.50	AN	➤ Tools, building materials and supplies	\$1.00	18	➤ All Other	\$2.50
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OPTIONAL COVERAGES (Continued)

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)	
Mine Subsidence	U7	Mine subsidence coverage is available in the following counties: Clay, Parke, Putnam, Monroe, Perry, Vigo, Greene, Sullivan, Gibson, Spencer, Martin, Orange, Daviess, Pike, Lawrence, Vermillion, Crawford, Owen, Warren, Montgomery, Dubois, Posey, Fountain, Warrick, Knox, and Vanderburgh.	
		DWELLINGS COVERAGE AMOUNT	
		Premium	
		\$0 to \$25,000	\$24.00
		\$25,001 to \$40,000	\$30.00
		\$40,001 to \$60,000	\$36.00
		\$60,001 to \$75,000	\$42.00
		\$75,001 to \$100,000	\$60.00
		\$100,001 to \$125,000	\$80.00
		\$125,001 to \$150,000	\$99.00
\$150,001 to \$175,000	\$120.00		
\$175,001 to \$200,000	\$139.00		
		The amount of insurance for Mine Subsidence Coverage must be equal to the amount of insurance carried on the structure. There is no coverage for land, trees, plants or crops.	
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.	
Supplemental Heating Device Surcharge	89	For homes equipped with a supplemental heating device. Rate: \$50.00 per home.	
Theft Coverage Extension	23	Provides additional coverage for theft occurring off the residence premises. Rate: \$5.00 per home. Not available on the Rental/Commercial or Tenant programs.	
Trip Collision Coverage	71	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.	
Vacancy Permission	59	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.	
Water Back Up of Sewers or Drains	74	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.	

PREMIUM RATES FOR INCREASED OR OPTIONAL LIMITS OF OTHER STRUCTURES AND PERSONAL PROPERTY

	Product Codes	Rate per \$100	
		Territory: 50	51
Mobile Homeowner Package Program			
For each additional \$100 Other Structures	662	\$0.21	\$0.21
For each additional \$100 Personal Property	582	\$0.45	\$0.45
Mobile Home & Seasonal Programs			
For each \$100 Other Structures	612/642	\$0.50	\$0.50
For each \$100 Personal Property	512/522	\$0.50	\$0.50

UNDERWRITING GUIDELINES

GENERAL RULES AND RATING INFORMATION

1. Application MHO-MLD INS (04/08) The agent's and applicant's signatures are required.
2. Binding **Bound** applications that do not meet our underwriting criteria for eligibility will be processed and a direct notice of cancellation will be issued to terminate coverage. **Unbound** applications that do not meet our underwriting criteria for eligibility will be returned to the agent with a letter of explanation.
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 **\$50** for all programs.
5. Dwelling Limit/Insurance to Value **Homes 15 years old or newer may be insured to actual cash value, market value or replacement cost value.**
Homes 16 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 73386 (01/04) and/or Extended Replacement Cost M7700 (06/07) 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 not be rented to others for any length of time.)
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. Protected Home is located within five (5) road miles from a responding fire department.
9. Unprotected Home is located more than five (5) road miles away from a responding fire department.
10. Supplemental Heating Device Includes wood, coal, or pellet burning stoves, space heaters, kerosene heaters, and/or any other heating device that is not centralized.

TEMPORARY SUSPENSION OF WRITINGS

IMPENDING SEVERE WEATHER - BINDING RESTRICTIONS AND PROCEDURES:

FOR UPDATES, CALL (888) 593-3032 OR VISIT OUR WEBSITE AT WWW.AMIG.COM. CHOOSE "AGENT AREA", SELECT "BINDING RESTRICTIONS".

During periods of severe weather, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Impending severe weather includes, but is not limited to, tornado, flood, hurricane or tropical storm warnings and/or watches. Renewal policies may be written, provided there is no increase in coverage or lapse between policies.

EARTHQUAKE - BINDING RESTRICTIONS AND PROCEDURES:

Restrictions begin with the occurrence of an earthquake, or aftershock, of 5.0 Richter (or greater), and continues for a period of 72 hours for homes located in counties (in their entireties) within 100 miles of the epicenter. Do not accept any applications for new coverage, endorsements to existing policies, or increased coverage limits. Renewal policies may be written, provided there is no increase in coverage or lapse between policies.

BRUSHFIRE - BINDING RESTRICTIONS AND PROCEDURES:

No risks may be bound within a 25 mile radius of any existing brushfire. Renewal policies may be written, provided there is no increase in coverage or lapse between policies.

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. Homes that have been uninsured for more than thirty **(30) days** immediately prior to the requested effective date.
4. Applications and requests for **unscheduled personal property** limits in excess of **\$20,000 or 100%** of the home limit, whichever is **GREATER**.
5. Homes with **built-on additions** (attached structures) exceeding the size of the original mobile home.
6. Homes equipped with a **supplemental** heating device that was **not** installed by the home's manufacturer or by a licensed contractor.
7. Premises where large, unusual, exotic, vicious or potentially vicious **animals** exist.
8. Home has an individual as lienholder.

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 locking gate, surrounds the pool, **OR...** the application is submitted **without liability** coverage.
- A suitable explanation is submitted with the application.
- 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**.
- The **Heating Source Questionnaire** U0884 (11/92) and **2 photos** of the heating device clearly indicate proper maintenance and installation are to be submitted with the application. Supplemental heating devices include wood, coal, or pellet burning stoves, space heaters, kerosene heaters, and/or any heating device that is not centralized.
- Animal Liability Exclusion endorsement #73096 (01/04)** for Owner and Seasonal and **#73190 (01/04)** for Tenant is attached to the policy; **OR....** application is submitted **without liability** coverage. Animals in this category include, but are not limited to, dogs 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 or exotic animal or pets.
- A suitable explanation is submitted with the application.

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.
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. Applicant is unemployed, other than retired or disabled.
10. Home has more than two lienholder/mortgagors.
11. Applicant has had three (3) or more property losses in the last three (3) years.
12. Applicant has had two (2) or more Fire, Theft, Liability, Water and/or Flood losses, in any combination in the last three (3) years.

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) letter. 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.

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

<u>Form Number</u>	<u>Title</u>
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

71762 (08/06)	Mine Subsidence Offer – Indiana
M7600 (01/04)	Limited Mold Coverage - Property
73137 (01/04)	Rental/Commercial Occupancy
71986 (01/04)	Seasonal Home
M7A13 (03/04)	Special Provisions/Amendatory Endorsement – Indiana
MTA13 (03/04)	Tenant Policy Special Provisions/Amendatory Endorsement – Indiana
M7813 (03/04)	Enhanced Coverage Endorsement - Indiana
M8113 (09/04)	Removal of Animal Liability Sub-Limit
MT113 (09/04)	Tenant Policy Removal of Animal Liability Sub-Limit
73724 (09/04)	Rental/Commercial Enhanced Coverage Endorsement - Indiana
73725 (09/04)	Seasonal Enhanced Coverage Endorsement - Indiana
73726 (09/04)	Tenant Policy Enhanced Coverage Endorsement - Indiana

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
M7K00 (01/04)	Identity Fraud Expense Coverage
73383 (02/07)	Mine Subsidence Coverage
70399 (03/85)	Notice of Cancellation or Nonrenewal
73723 (09/04)	Personal Property Replacement Cost – Indiana
73386 (01/04)	Replacement Cost for Partial Losses
M7S00 (01/04)	Secondary Residence
73255 (01/04)	Scheduled Personal Property
73606 (09/04)	Theft Coverage Extension
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
7M250 (01/08)	Equipment Breakdown Enhancement - \$250
7MB00 (01/08)	Equipment Breakdown Enhancement - \$500
M7W00 (05/07)	Water Back Up of Sewers or Drains
M7700 (06/07)	Extended Replacement Cost
M8O00 (02/05)	Occasional Rental
MTQ00 (03/05)	Personal Property Replacement Cost - Tenant
MTS00 (12/07)	Schedule Personal Property - Tenant

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 (08/06)	Premises Liability
PLM00 (01/04)	Premises Liability Mold Exclusion

APPLICATION AND IMPORTANT NOTICES

71472 (03/05)	Notice - Unfair Claims Settlement
IN143 (03/08)	Important Notice - Mechanical Breakdown Addition
IN144 (03/08)	Important Notice - Mechanical Breakdown Offer
IN615 (09/06)	Important Notice – Flood and Earthquake Exclusion
MHO-MLD-INS (04/08)	Manufactured Homeowners Insurance Application - Indiana

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

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