



**AMERICAN MODERN
INSURANCE COMPANY**

(077)

New Business 04-01-10

Renewal Business 04-15-10

J. E. BROWN & ASSOCIATES

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Walnut Creek, CA 94598

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DP-3

DP-1

DP-1 Vacant

Specialty Dwelling Program Manual

California

DP-3, DP-1 & DP-1 Vacant Programs - COVERAGES & FEATURES

Eligibility & Coverages			
	DP-3	DP-1	DP-1 Vacant
Target Market	Designed to accept individuals who have Owner/Rental/Seasonal properties that would normally qualify for coverage with a standard carrier.	Dwelling owner that does not desire and/or qualify for coverage on a homeowners form. Also includes stand alone structures like pole barns, camping structures, boat houses, etc. See Risk Characteristics section for more details.	Dwellings & Manufactured Homes temporarily vacant due to renovation, lapse in tenancy, real estate closing, or being held for sale.
Condition of Home	Above average or better condition.	Fair or better condition.	Fair or better condition, exhibiting proper maintenance.
Policy Form	S2002 (07/88)	S2001 (07/88)	S2001 (07/88)
Policy Term	12 months Effective 12:01 AM Standard Time	12 months Effective 12:01 AM Standard Time	3, 6 or 12 months Effective 12:01 AM Standard Time
Loss Settlement	Replacement Cost	Full Repair Cost	Full Repair Cost
Optional Loss Settlement Options	Extended Replacement Cost	Modified Functional Replacement Cost	Modified Functional Replacement Cost
Minimum Dwelling Value	\$75,000	\$20,000 (Seasonal \$10,000)	\$20,000 (Mobile Home Vacant \$5,000)
Maximum Dwelling Value	\$1,000,000	\$500,000	\$1,000,000
Maximum Dwelling Age	no age limit	no age limit	no age limit
Occupancy	Owner, Rental, Seasonal	Owner, Rental, Seasonal	Vacant
Multi-Family	1,2,3 or 4 family Up to 3 stories	1,2,3 or 4 family Up to 3 stories	1,2,3 or 4 family Up to 3 stories
Location of Home	Protection Classes 1 - 10	Protection Classes 1 - 10	Protection Classes 1 - 10
Supplemental Heating Device	\$44 surcharge	\$44 surcharge	N/A
Water and Mold Limit	10% of Coverage A or \$20,000, whichever is less	N/A	N/A
Perils Insured Against			
Dwelling & Other Structures	Comprehensive Coverage Owner \$250 Deductible Rental/Seasonal \$500 Deductible (Excluding Earthquake)	Named Peril (Fire & E.C.) Owner \$250 Deductible Rental/Seasonal \$500 Deductible (Excluding Earthquake)	Named Peril (Fire & E.C.) \$500 Deductible (Excluding Earthquake)
Personal Property (optional)	Named Peril	Named Peril (Fire & E.C.)	N/A
Additional Coverages Automatically Included			
Other Structures	Up to 10% of Coverage A limit	Up to 10% of Coverage A limit (reduces amount of Coverage A)	Up to 10% of Coverage A limit (reduces amount of Coverage A)
Debris Removal	Reasonable Expense	Reasonable Expense	Reasonable Expense
Rental Value	Up to 10% of Coverage A limit	Up to 10% of Coverage A (reduces amount of Coverage A)	Up to 10% of Coverage A (reduces amount of Coverage A)
Reasonable Repairs	Reasonable and Necessary	Reasonable and Necessary	Reasonable and Necessary
Fire Department Ser. Charge	Up to \$500	Up to \$500	Up to \$500
Optional Additional Coverages			
Additional Living Expense	Up to 20% of Coverage A Owner Occupied only	Up to 20% of Coverage A Owner Occupied only	<i>not available</i>
Deductible Change Options	<u>All Other Perils</u> \$500 (Owner Only) \$1,000 \$2,500 \$5,000	<u>All Other Perils</u> \$500 (Owner Only) \$1,000 \$2,500 \$5,000	<u>All Other Perils</u> N/A \$1,000 \$2,500 \$5,000
Personal Liability Coverage	Owner-Occupied only	Owner-Occupied only	<i>not available</i>
Premises Liability Coverage	Rental & Seasonal	Rental & Seasonal	<i>available</i>
Residence Burglary	Owner and Rental only	Owner and Rental only	<i>not available</i>
Satellite Antenna	<i>available</i>	<i>available</i>	<i>available</i>
V&MM (excluded for rental risks if intentional act by tenant)	<i>included</i>	<i>available</i>	<i>available</i>
Structure Endorsement	<i>not available</i>	Seasonal Only	<i>not available</i>
Short Term Rental	Rental Only	Rental Only	<i>not available</i>
Occasional Rental	Owner & Seasonal	Owner & Seasonal	<i>not available</i>
Vacancy Permission	<i>available</i>	<i>available</i>	<i>included</i>

RULES AND DEFINITIONS

GENERAL RULES AND RATING INFORMATION

- | | |
|---------------------------------------|---|
| 1. Application | The agent's and applicant's signatures are required . |
| 2. Insurance to Value | D1: Dwelling must be insured to market value (excluding land value) not to exceed replacement cost .
D3: Dwelling must be insured to 100% full replacement cost , excluding land value. |
| 3. Whole Dollar Rule | All premiums shall be rounded to the nearest whole dollar . |
| 4. Cancellation Rule | No flat cancellation is allowed if coverage has been provided under our policy. Request by an insured to cancel a policy prior to expiration must be received in writing and signed and dated by the Named Insured(s). |
| 5. Transfer or Assignment | Our policies may not be transferred or assigned. |
| 6. Minimum Written and Earned Premium | There is a \$50 minimum written and earned premium for all programs, except the vacant program where the following premiums apply:
<u>3, 6, and 12 month:</u> minimum written and earned \$100 |
| 7. Claims Verification | A C.L.U.E. report showing past claims history will be ordered. |
| 8. Insurance Score | Will be used to determine financial responsibility. |
| 9. Reinstatement and Lapse Policy Fee | A \$10 fee will apply to policies that cancel for non-payment of premium and that are either reinstated without lapse in coverage, or rewritten with a lapse in coverage. |

DEFINITIONS

- | | |
|--------------------------------------|--|
| 1. Owner Occupied Dwellings | 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 unless Occasional Rental Coverage applies.) |
| 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 unless Occasional Rental Coverage applies.) |
| 3. Rental Dwellings | Dwellings owned by the insured that are rented to others for residential purposes. |
| 4. Vacant Dwellings | Dwellings, manufactured and/or modular homes that are unoccupied, whether or not the contents have been removed. |
| 5. Supplemental Heating Device | Wood, coal or pellet burning stoves, space heaters, and any other heating device that is not centralized. The thermostatically controlled space heaters do not require the Supplemental Heating Device Surcharge.
Portable kerosene heaters or space heaters are ineligible. |
| 6. Stand Alone Structure Endorsement | Structures must have a roof and may or may not be fully enclosed and does not have living quarters. Examples include pole barns, camping structures and covered boat slips. |

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

- ◆ 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

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. On this page is our disclosure to the insured that third party reports may be ordered.

TERRITORY ALIGNMENT

ALL PERILS EXCEPT EARTHQUAKE

Territory 60

Remainder of State

Territory 61

Counties of: Butte, Lassen, Siskiyou, Solano

EARTHQUAKE

Zone A

Remainder of State

Zone B

Amador	Butte	Calaveras	Colusa	El Dorado	Fresno	Glenn	Kings
Lassen	Madera	Merced	Modoc	Nevada	Placer	Plumes	Sacramento
San Joaquin	Shasta	Siskiyou	Stanislaus	Sutter	Tehama	Trinity	Tulare
Tuolumne	Yolo	Yuba					

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. EFT Plan - 2 months down payment required with 10 additional installments automatically deducted from a savings/checking account. Enter the down payment via modernLINK while inputting the application. Print form 00220-08-G, have the insured sign the completed form, and file in your records with voided check/withdraw slip attached. The customer may choose the date of automatic withdrawal.

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

TARGET MARKET

- DP-1**
- **Designed to meet the needs of the dwelling owner that has RENTAL, VACANT or SEASONAL property or OWNER-occupied when the owner does not desire and/or qualify for coverage on a homeowners form. Risks should be in fair or better condition.**
 - ◆ **“Fair condition”** means the home is structurally sound with no visible sagging porches or rooflines. An fair home may also need cosmetic repairs such as paint, missing shutters, or other items that may affect the visible condition but does not affect the integrity of the structure.
 - ◆ **“Unacceptable condition”** includes, but **is not limited to**, broken or boarded up windows, unrepaired vandalism or damage, sagging porches and roofs, or excessive debris in the yard.
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- DP-1 Vacant**
- **Designed for dwellings that are in fair or better condition, which exhibit proper maintenance, and are temporarily VACANT due to one of the following conditions:**
 - ◆ Renovation or remodeling
 - ◆ Between tenancy or real estate closings
 - ◆ Dwellings held for sale and on the market
 - ◆ Investment properties

Dwellings vacant more than 12 months must be submitted for approval with 2 photos (front and back) prior to binding. Photos may be emailed to your underwriter directly or to the underwriting mailbox at property_underwriting@amig.com. If you are a subproducer please email your General Agent. Please include insured's name and quote number on the email.

 - ◆ Special attention must be given to the upkeep of the property and the reason the home remains vacant. For vacant homes, the dwelling must show signs of continued maintenance such as mowed lawns and yards relatively clean of debris.

Vacant Manufactured Homes are eligible for this program.
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- DP-3**
- **Designed to accept individuals who have RENTAL or SEASONAL properties or who may not desire full HO-3 coverage on their full-time OWNER occupied home but would otherwise qualify for coverage through a standard carrier.**
 - ◆ The program may also be used to accept individuals who may have difficulty obtaining homeowner insurance with standard carriers due to unfavorable liability exposures, such as a swimming pool, trampoline, business exposure, or animals.
 - ◆ Risks must be in above average to excellent condition and reflect responsible ownership in the maintenance and upkeep of the property.

UNDERWRITING REQUIREMENTS

A **CLUE** report will be obtained for all new business risks. A Brush Report may be obtained for new business. ***Inspections will be ordered for all new business risks.***

PRIOR LOSS HISTORY

		DP-1 (DP-1 & Vacant)	DP-3
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.	Up to 1 non-weather loss and 2 weather losses.
		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 coverage available \$100,000 Liability and \$1,000 Med Pay	
	THEFT LOSSES > \$5,000	Provide preventative measures taken.	
	WATER LOSSES > \$5,000	N/A	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.	

RISKS CHARACTERISTICS

Animals	<ul style="list-style-type: none">◆ Applicants with large, unusual, exotic, vicious, or potentially vicious animals are ONLY acceptable with the Animal Liability Exclusion, or if the policy is written without liability coverage. 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	<ul style="list-style-type: none">◆ 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 acceptable if liability coverage is NOT included.
Roof	<ul style="list-style-type: none">◆ DP-1: No age restriction. Roof exclusion may be applied at the option of the underwriter.◆ DP-3: Must be 20 years of age or newer. Roof exclusion may be applied at the option of the underwriter.◆ Tile roofs over 20 years of age may be SUBMITTED UNBOUND with photos of roof.
Wiring	<ul style="list-style-type: none">◆ DP-1 & DP-3: Knob & tube wiring is NOT acceptable.◆ DP-3: Must have circuit breakers. Fuse boxes (full or partial) are NOT acceptable.
Heating	<ul style="list-style-type: none">◆ Primary heat source must be thermostatically controlled and NOT a supplemental heating device unless written in Seasonal DP-1 program.
Supplemental Heating	<ul style="list-style-type: none">◆ Supplemental heating devices include wood/coal/pellet or any other solid fuel burning device.<ul style="list-style-type: none">○ Kerosene and other portable space heaters are NOT acceptable.Note: Fireplaces are NOT considered supplemental heating devices unless equipped with a fireplace insert.
Business on Premises	<ul style="list-style-type: none">◆ Applicants with employees are acceptable if liability coverage is NOT included.
Farming on Premises	<ul style="list-style-type: none">◆ Acceptable if liability coverage is NOT included.
In Name of Corporation	<ul style="list-style-type: none">◆ Owner-occupied acceptable if liability coverage is NOT included.◆ Premises liability coverage is available for Rental and Seasonal risks.
Non-Renewed Or Cancelled	<ul style="list-style-type: none">◆ Applicants non-renewed or canceled by the prior carrier due to underwriting reasons must provide reason for non-renewal or cancellation. DP-3 Only: Submit, Do Not Bind applicants with this characteristic.
Steps, Porches and Deck	<ul style="list-style-type: none">◆ Must have secured handrails if 3 feet or more above the ground.◆ Risks not meeting this criteria are acceptable if liability coverage is NOT included.
Uninsured Properties	<ul style="list-style-type: none">◆ The following applies for Seasonal DP-1:<ul style="list-style-type: none">○ If dwelling value is greater than or equal to \$30,000 and dwelling has been uninsured for more than 30 days, DO NOT BIND/SUBMIT for approval with explanation.○ If the dwelling value is less than \$30,000, there is no prior insurance requirement.◆ For all DP-3 and Owner, Rental and Vacant DP-1:<ul style="list-style-type: none">○ 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.
Short Term Rental	<ul style="list-style-type: none">◆ The following applies to Rental DP-1 and DP-3:<ul style="list-style-type: none">○ The Lease Term must be less than 3 months.○ Insured lives within 100 miles of the property or the property is managed by a property manager.○ Vandalism and Malicious Mischief exclusions will not apply.

RISK CHARACTERISTICS (CONT.)

- Occasional Rental** ◆ Home must be occupied for at least 4 months and only occasionally rented.
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- Stand Alone Other Structures** ◆ **Structure Endorsement –DPB00 (06/08)**
- The Structure Endorsement will provide coverage for structures used for seasonal purposes such as camping structures, casitas, boat houses (no living quarters) or covered boat slips and also structures like pole barns.
 - Coverage A will be provided on these risks with the same options available in our Seasonal DP-1 Program.
 - When the Structure Endorsement is attached, we allow boat house structures and covered boat slips to be written. No liability is available for boat houses/covered slips. Please note: For mechanical lift coverage, please see our First Choice Watercraft Program for coverage availability. We also permit the open pier and stilt structures for these risk.
 - When 2 or more structures need to be insured on the same premise and neither is a dwelling, the largest structure should be insured as the Coverage A with the Structure Endorsement. The 2nd structure should be written as Other Structure Coverage on the same policy.
- ◆ **How to Bind Stand Alone Other Structures**
- Select Seasonal Occupancy DP-1 in modernLINK
 - On Coverage Page, answer yes to either of these risk code questions:
 - Is the dwelling Coverage A amount being requested for an Other Structures only policy such as a pole barn, storage building or camping structure?
 - Is the structure a boathouse or covered slip without living quarters?
 - Finally, provide a description in the memo field of the risk.

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

- Applicants** ◆ Currently unemployed, other than retired or disabled
- With these characteristics** ◆ 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
 - ◆ Retaining a residence employee who works over 20 hours per week inside the home or 10 hours per week outside the home
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- Dwellings** ◆ Attached to, occupied as, or converted from a commercial risk
- With these characteristics** ◆ Condemned
- ◆ Under construction, undergoing major renovations that require the dwelling to be unoccupied (unless written in the Vacant Dwelling program)
 - ◆ Unrepaired or existing damage unless written in the Vacant Dwelling program
 - ◆ Hand hewn log homes, earth homes, dome homes, open pier homes (post and pier up to 6 ft. eligible for DP-1 only), stilt homes, row homes, town homes, or condominiums unless covered boat slip on stilts or poles and the Structure Endorsement applies
 - ◆ Manufactured homes, modified manufactured homes, or trailers (if vacant, manufactured homes may be eligible for the Vacant Dwelling Program)
 - ◆ Open foundations (DP-3 Only)
 - ◆ Non-conventional construction or design (Shell homes, Do-It-Yourself construction, or homemade homes)
 - ◆ Primary heat source **NOT** thermostatically controlled or a supplemental heat source, unless risk is Seasonal DP-1
 - ◆ Kerosene or portable space heaters
 - ◆ Underground fuel tank on premises if liability coverage is included on policy
 - ◆ Without smoke detectors unless DP-1 Seasonal or Vacant
 - ◆ Rolled flat roofs or tin roofs (DP-3 Only)
 - ◆ Without utilities such as natural gas, electric, or water unless DP-1 Seasonal or Vacant
 - ◆ Within 1,000 feet of rising water, or in an area that is prone to flooding (exception for non-residential boat houses and covered boat slips if the Structure Endorsement applies)
 - ◆ With farming conducted on premises, if liability coverage is included on policy
 - ◆ Fraternities, sororities, student housing or other similar types of occupancies
 - ◆ In a landslide area
 - ◆ Located in a high or very high forest fire, brush fire or fuel rank zone.
 - ◆ Located in low, low urban, low agricultural and moderate zones that are within a 350 ft. radius of a high or very high forest fire, brush fire or fuel rank zone.
 - ◆ In an area that is isolated, not accessible by road unless Seasonal DP-1
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- Other Structures** ◆ In poor physical condition and not properly maintained unless Other Structures Exclusion
- With these characteristics** ◆ Endorsement applies
- ◆ Kerosene or portable space heaters

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

DP-1 VACANT OPTIONAL COVERAGES

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
Premises Liability	Vacant	\$25,000 \$50,000 \$100,000 \$300,000 \$500,000	12 Month \$80.00 \$120.00 \$160.00 \$220.00 \$360.00	\$500 Medical Payments each person, \$10,000 each occurrence	3 and 6 month rates are pro-rata.	L2
Premises Liability Mold Coverage Buy-Back	Vacant	\$25,000 \$50,000 \$100,000 \$300,000 \$500,000	12-Month 1 Fam 2,3&4Fam \$20.00 \$40.00 \$36.00 \$72.00 \$40.00 \$80.00 \$80.00 \$160.00 \$160.00 \$320.00		3 and 6 month rates are pro-rata.	YW
Optional Deductibles	Vacant	\$1,000 \$2,500 \$5,000 \$1,000 \$2,500 \$5,000	3 Month 6 Month 10% 15% (\$50 max) (\$50 max) 10% Credit 15% Credit (\$75 max) (\$75 max) 15% Credit 20% Credit (\$100 max) (\$100 max) 12 Month 15% (\$75 max) 15% (\$100 max) 20% (\$200 max)			H8
Increased Medical Payments	Vacant	\$1,000 \$3,000 \$5,000	12 Month \$5.00 \$8.00 \$12.00		3 and 6 month rates are pro-rata.	BA
Other Structures Coverage	Vacant	Max: 50% of Coverage A	12 Month Fire & EC \$5.14 per \$1,000 \$3.08 Fire Only per \$1,000	10% of Coverage A (Reduces Cov A Limit)	3 and 6 month rates are pro-rata.	A1
Earthquake Coverage	Vacant		Zone A & B Coverage A (Dwelling) Rates per \$1,000 12 Month \$13.00		Rate must be equal to Dw. (Coverage A) amount. 10% Earthquake Deductible applies to each applicable Coverage. *Masonry Veneer is not covered. 3 and 6 month rate are pro-rata.	2H
			Zone A & B Coverage B (Other Str.) Rates per \$1,000 12 Month \$9.60			2J
Satellite Antenna Coverage	Vacant		12 Month Rates per \$100 \$3.00		A \$100 deductible will apply. 3 and 6 month rates are pro-rata.	H6
Vandalism or Malicious Mischief	Vacant		12 Month Rates per \$100 \$0.10		DP-1 Only Coverage Limit must equal Dwelling (Coverage A) amount. 3 and 6 month rates are pro-rata.	B2

DP-1 & DP-3 OPTIONAL COVERAGES

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes	
Personal Liability	Owner	\$25,000	1 Fam. 2, 3, & 4 Fam. \$44.00 \$83.00	\$500 Medical Payments each person, \$25,000 each occurrence.	\$10,000 Animal Liability Sub-Limit applies.	K3	
		\$50,000	\$68.00 \$103.00				
		\$100,000	\$74.00 \$115.00				
		\$300,000	\$100.00 \$130.00				
		\$500,000	\$182.00 \$273.00				
Personal Liability Mold Coverage Buy-Back	Owner	\$25,000	1 Fam. 2, 3, & 4 Fam. \$10.00 \$20.00			YV	
		\$50,000	\$15.00 \$30.00				
		\$100,000	\$20.00 \$40.00				
		\$300,000	\$40.00 \$80.00				
		\$500,000	\$80.00 \$160.00				
Premises Liability	Rental Seasonal	\$25,000	1 Fam. 2 Fam. \$50.00 \$80.00	\$500 Medical Payments each person, \$10,000 each occurrence.		L2	
		\$50,000	\$78.00 \$117.00				
		\$100,000	\$85.00 \$125.00				
		\$300,000	\$132.00 \$160.00				
		\$500,000	\$182.00 \$273.00				
			\$25,000	3-4 Fam. \$100.00			
			\$50,000	\$125.00			
			\$100,000	\$140.00			
			\$300,000	\$165.00			
			\$500,000	\$290.00			
Premises Liability Mold Coverage Buy-Back	Rental Seasonal	\$25,000	1 Fam. 2, 3, & 4 Fam. \$20.00 \$40.00			YW	
		\$50,000	\$35.00 \$70.00				
		\$100,000	\$40.00 \$80.00				
		\$300,000	\$80.00 \$160.00				
		\$500,000	\$160.00 \$220.00				
Increased Medical Payments	Owner	\$1,000	\$5.00			BA	
	Rental	\$3,000	\$8.00				
	Seasonal	\$5,000	\$12.00				
Optional Deductibles	Owner Rental Seasonal	\$250	Owner Included			H8	
		\$500	10% Credit (\$50 max)				
		\$1,000	15% Credit (\$50 max)				
		\$2,500	15% Credit (\$100 max)				
		\$5,000	20% Credit (\$200 max)				
		\$250	Rental/Seasonal/ N/A				
\$500	Included						
\$1,000	5% Credit (\$50 max)						
\$2,500	15% Credit (\$100 max)						
\$5,000	20% Credit (\$200 max)						
Other Structures Coverage	Owner Rental Seasonal	Submit if over 50% of Coverage A.	Rates per \$1,000 PC 1-7 PC 8-10	10% of Coverage A.	(DP-1 Reduces Coverage A Limit)	A1	
		Max. 100% of Coverage A	O - \$2.96 \$5.38				
			R - \$3.95 \$6.90 S - \$3.95 \$6.90				
Personal Property (DP-1)	Owner Rental Seasonal	Max. 100% of Coverage A	O - \$2.69 per \$1,000		DP-1	7M1 7M2 7M3	
			R - \$2.74 per \$1,000				
			S - \$2.74 per \$1,000				
Personal Property (DP-3)	Owner Rental Seasonal	Max. 100% of Coverage A	\$2.74 per \$1,000		DP-3	707 708 709	
Personal Property Replacement Cost	Owner Rental Seasonal		10% surcharge applied to the Personal Property Premium		DP-3 Only	BK	
Additional Living Expense	Owner	Max. 20% of Coverage A	\$5.00 per \$1,000	10% of Coverage A		46	
Satellite Antenna Cov.	Owner Rental Seasonal		\$2.61 per \$100		A \$100 Deductible will apply.	H6	

O = Owner, R = Rental, S = Seasonal

DP-1 & DP-3 OPTIONAL COVERAGES (Continued)

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
Vandalism or Malicious Mischief	Owner Rental Seasonal		\$0.10 per \$100	Coverage included in DP3	DP-1 Only Coverage Limit must equal Dwelling (Coverage A) amount	B2
Loss Assessment Coverage	Owner Rental Seasonal	\$5,000 \$10,000 Up to \$50,000	\$4.00 \$7.00 add \$2.00 for each additional \$5,000		DP-3 Only	LT
Residence Burglary	Owner Rental	\$1,000 \$2,000 \$5,000 \$10,000	\$30.00 \$45.00 \$90.00 \$180.00			B1
Earthquake Coverage	Owner Rental Seasonal		Rates per \$1,000 Zone A Frame Masonry* \$6.96 \$10.44 Zone B Frame Masonry* \$5.22 \$8.70		Rate must be equal to Dwelling (Cov. A) amount. 10% Earthquake Deductible applies to each applicable Coverage. *Masonry Veneer is not covered.	H4

OPTIONAL EXCLUSIONS FOR RISK ACCEPTANCE

Coverage	Available Occup.	Limits	Rates	Important Information	Codes
Animal Liability Exclusion	Owner	N/A	\$3.00 Credit per home, per year.	This exclusion will remove all Animal Liability Coverage.	LE
Other Structures Exclusion	Owner Rental Seasonal Vacant	N/A	\$3.00 Credit per home, per year.	This exclusion will remove all Other Structures Coverage at the insured premises.	AZ
Roof Exclusion	Owner Rental Seasonal Vacant			Applicable to roofs with unrepaired damage. Roof Exclusion endorsement may be applied at underwriters discretion.	Risk Code 1A

CREDITS/SURCHARGES

Premium surcharges and/or credits may apply for the following:	Important Information	Rates	Code
Supplemental Heating Device		\$44.00	H2
Multi Family Surcharge	Owner, Rental & Seasonal Vacant	2 Family 3-4 Family 10% 20% 50% 50%	2F - 28 3F - 29 4F - 43
Age of Home Credit/Surcharge	DP-3 Only	0-15 -10% 16-25 -5% 26-60 0 % 61-75 +5% 76-90 +15% 91+ +25%	
Vacancy Surcharge - (Owner, Rental & Seasonal)	Add when a risk becomes vacant to avoid cancellation/rewrite. Limit matches dwelling Coverage A limit.	DP-1 PC 1-8 - \$1.17 per \$100 PC 9-10 - \$2.90 per \$100 DP-3 PC 1-8 - \$1.31 per \$100 PC 9-10 - \$2.96 per \$100	VS
Occasional Rental	To provide coverage for occasional rentals for Owner or Seasonal Properties.	15% Surcharge	PP
Short Term Rental	To provide coverage for short term rental (less than 3 months) of Rental Properties.	15% Surcharge	ST

SETTLEMENT OPTIONS

Options	Definition	Rates		Codes
		DP-1	DP-3	
Full Repair Cost (ACV in modernLINK)	Agreed upon amount the insurer will pay the insured to repair or replace damaged property in the event of a total loss of the property insured without any adjustment for depreciation or appreciation. Partial losses settled at the functional replacement cost up to the policy limit. Home must be insured to 100% Market Value (excluding land).	Included	N/A	1
Replacement Cost*	The full cost to repair or replace property, with no deduction for depreciation.	N/A	Included	2
Modified Functional Replacement Cost*	The cost to repair or replace property with less costly common construction materials and methods, which are functionally equivalent to obsolete, antique, or custom construction materials and methods used in the original construction of the building.	10%	N/A	3
Extended Replacement Cost*	Provides an additional amount of insurance up to 20% of the Coverage A limit of liability.	N/A	8%	6

*Replacement Cost subject to modernLINK value calculation.

FORMS LISTING (For Reference Only)

Form Number	Title	DP-1				DP-3		
		O	R	S	V	O	R	S
S2001 (07/88)	Dwelling Property - Basic Form							
S2002 (07/88)	Dwelling Property - Special Form							
0110-4269 (05/92)	Declarations Page							
D1D3APP-CA (05/09)	Application							
BASIC PROGRAM - MANDATORY ENDORSEMENTS								
73262 (12/07)	Special Provisions - California	X	X	X	X	X	X	X
72539 (09/01)	Log Building Endorsement	X	X	X	X	X	X	X
73339 (07/02)	Condemnation Endorsement	X	X	X	X	X		X
73252 (06/98)	Dwelling Antenna Amendatory Endorsement	X	X	X	X	X	X	X
DF003 (03/91)	Reduction in Coverage when Vacant or Unoccupied	X	X			X	X	
DPV00 (11/05)	Vandalism and Malicious Mischief Exclusion						X	
71884 (05/93)	Vacancy Permission (Available DP1 only)				X			
73191 (04/98)	Dwelling Property Basic Form Amendatory	X	X	X	X			
SD504 (12/07)	Dwelling Property Special Form Water Damage Sublimit					X	X	X
SDY00 (02/08)	Dwelling Property Cap on Losses from Certified Acts of Terrorism		X				X	
BASIC PROGRAM - OPTIONAL ENDORSEMENTS								
70310 (11/84)	General Change	X	X	X	X	X	X	X
70399 (03/85)	Notice of Cancellation or Non Renewal	X	X	X	X	X	X	X
73259 (04/03)	Lender's Loss Payable Endorsement	X	X	X	X	X	X	X
71486 (07/98)	California Dwelling Fire Earthquake Endorsement	X	X	X	X	X	X	X
71487 (01/03)	Vandalism and Malicious Mischief Exclusion (DP-1 only)		X					
71884 (05/93)	Vacancy Permission	X	X	X		X	X	X
72677 (02/06)	Additional Living Expense	X				X		
DF001 (03/91)	Residence Burglary Coverage	X	X			X	X	
SFR00 (10/05)	Personal Property Replacement Cost (Available DP3 only)					X	X	X
DLA00 (11/06)	Loss Assessment (Available DP3 only)					X	X	X
S3227 (12/05)	Property Special Form Specified Additional Amount of Insurance for Coverage A Dwelling (Available DP3 only)					X	X	X
DPB00 (06/08)	Structure Endorsement			X				
SD900 (12/06)	Dwelling Property Other Structures Exclusion	X	X	X	X	X	X	X
71419 (04/89)	Building Exclusion Endorsement (Renewal only)	X	X	X	X	X	X	X
73187 (02/98)	Roof Exclusion	X	X	X	X	X	X	X
SDF00 (01/06)	Dwelling Modified Functional Replacement Cost Loss Settlement (Available DP1 only)	X	X	X	X			
PERSONAL LIABILITY - MANDATORY ENDORSEMENTS								
S2005 (07/88)	Personal Liability	X				X		
73264 (04/02)	Special Provisions - California	X				X		
71476 (05/99)	Personal Liability Total Pollution Exclusion	X				X		
73183 (02/98)	Special Limit for Animal Liability	X				X		
73184 (05/99)	Business, Commercial or Farming Enterprise Exclusion	X				X		
73185 (05/99)	Home Day Care Exclusion	X				X		
73186 (03/00)	Personal Liability Lead Contamination Exclusion	X				X		
DLB00 (02/00)	Assault and Battery Exclusion	X				X		
DLE00 (03/00)	Punitive or Exemplary Damages Exclusion	X				X		
73263 (07/98)	Workers Compensation Residence Employees - California	X				X		
SDM00 (06/02)	Personal Liability Mold Exclusion	X				X		
SLS00 (08/06)	Personal Liability Swimming Pool Slide and Diving Board Exclusion	X				X		
PERSONAL LIABILITY - OPTIONAL ENDORSEMENTS								
SLM04 (02/03)	Personal Liability Special Limit for Mold Coverage	X				X		
73182 (05/99)	Animal Liability Exclusion	X				X		
PREMISES LIABILITY - OPTIONAL ENDORSEMENTS								
PLM04 (02/03)	Premises Liability Special Limit for Mold Coverage		X	X	X		X	X
PREMISES LIABILITY - MANDATORY ENDORSEMENTS								
71503 (12/03)	Premises Liability Insurance		X	X	X		X	X
73253 (03/00)	Premises Liability Lead Poisoning Exclusion		X	X	X		X	X
PLS00 (08/06)	Premises Liability Swimming Pool Slide and Diving Board Exclusion		X	X	X		X	X
PLM00 (04/02)	Premises Liability Mold Exclusion		X	X	X		X	X
PLY00 (02/08)	Premises Liability Cap on Losses from Certified Acts of Terrorism		X				X	

O = Owner, R = Rental, S = Seasonal

FORMS LISTING (For Reference Only) (Continued)

IMPORTANT NOTICES AND FORMS NOT REQUIRED TO BE FILED, but are attached systematically		DP-1				DP-3		
		O	R	S	V	O	R	S
71484 (05/99)	Your Privacy and Its' Protection	X	X	X	X	X	X	X
73271 (07/98)	Important Information - California Insurance Guarantee Association	X	X	X	X	X	X	X
71885 (09/09)	Dwelling Property Basic Form DP-1 07/88 Residential Property Insurance Disclosure - CA (Renewal Only)	X	X	X	X			
7188R (09/09)	Dwelling Property Basic Form DP-1 07/88 Residential Property Insurance Disclosure (Functional Replacement Cost must be purchased) (Renewal Only)	X	X	X	X			
7488R (09/09)	Dwelling Property Special Form Residential Property Disclosure- CA (Renewal Only)					X	X	X
7488E (09/09)	Dwelling Property Special Form Residential Property Disclosure- CA (Extended Replacement Cost must be purchased) (Renewal Only)					X	X	X
73272 (07/98)	Important Information - Consumer Affairs - CA	X	X	X	X	X	X	X
73574 (05/99)	Dwelling Property Earthquake Offer - CA	X	X	X	X	X	X	X
73610 (06/99)	Construction Cost Index Notice (DP-3 only)					X	X	X
IN091 (08/05)	Important Notice Regarding Dwelling (DP-3 only)					X	X	X
CAGEN (03/03)	California Department of Insurance, Race, National Origin and Gender Form	X	X	X	X	X	X	X
V9295 (11/05)	Summary of Rights	X	X	X	X	X	X	X
SDN30 (02/08)	Provisions of Terrorism Coverage		X				X	
SHN06 (07/06)	California Residential Property Insurance - Bill of Rights	X	X	X	X	X	X	X
RPD04 (09/09)	Residential Property Insurance Disclosure - California (Attaches to modernLINK application)	X	X	X	X	X	X	X

O = Owner, R = Rental, S = Seasonal

HOW TO REACH US WHEN YOU NEED US

TO REPORT A CLAIM:

Please **call**:
1-800-543-2644

Fax:
1-513-947-4040

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

FOR CUSTOMER SERVICE OR BILLING QUESTIONS:

Please **call**: 1-800-955-8213

TO ORDER SUPPLIES:

Please **call**:
1-925-947-2990

or

1-800-955-8213

or **Fax**:
1-925-947-3978

Supply orders may be sent to:

J. E. Brown & Associates

303 Lennon Lane
Walnut Creek, CA 94598

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



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