

California



Manufactured Homeowner Programs

Program Manual: 77-16-CA-1-A-A (10/16)

New and Renewal Date: 10-06-2016

American Modern Insurance Company (077)

Mobile Home

- Owner Occupied Package
- Owner Occupied Byline Mobile Home
- Seasonal Mobile Home
- Rental/Commercial Mobile Home
- Tenant Mobile Home



TERRITORY DEFINITIONS

These territory definitions are not applicable to earthquake coverage.

TERRITORY 50

Amador, Calaveras, Colusa, Del Norte, El Dorado, Fresno, Glenn, Kings, Lassen, Madera, Mariposa, Merced, Modoc, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Siskiyou, Stanislaus, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba

TERRITORY 51

Alpine, Imperial, Inyo, Kern, Lake, Marin, Mendocino, Mono, Monterey, Napa, San Benito, San Luis Obispo, Solano, Sonoma

TERRITORY 52

Alameda, Contra Costa, Los Angeles, Orange, Riverside, San Bernardino, San Francisco, San Mateo, Santa Clara, Santa Cruz

TERRITORY 53

Santa Barbara, Ventura

TERRITORY 54

San Diego

TERRITORY 55

Butte

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, Master Card, American Express, and Discover.

A SERVICE CHARGE IS ASSESSED FOR EACH INSTALLMENT, INCLUDING THE DOWN PAYMENT. LATE PAYMENT FEES AND REINSTATEMENT/LAPSE CHARGES MAY APPLY.

WHICH PROGRAM TO USE?

Owner Package Program

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

Owner Byline 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 full-time 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.
- Short Term Rental - The Lease Term must be less than 3 months and the insured must live within 100 miles of the property or the property must be managed by a property manager.

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	OWNER PACKAGE	BYLINE MOBILE HOME	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	Comprehensive Optional	Named Perils Included
Mold and Remediation Coverage Sub-Limit	\$3,500 Combined Section I	\$3,500 Combined Section I	N/A	N/A	N/A
Personal Liability Medical Payments Damage to Property of Others	\$100,000 \$1,000/\$25,000 \$1,000 per occurrence	Optional	Optional	N/A	Optional
Animal Liability	\$10,000 per occurrence	\$10,000 if Personal Liability is purchased	\$10,000 if Personal Liability is purchased	N/A	\$10,000 if Personal Liability is purchased
Premises Liability	N/A	N/A	N/A	Optional	N/A
Stated Value	Included	Included	Included	Included	N/A
Replacement Cost	Optional	Optional	N/A	N/A	N/A
Extended Replacement Cost	Optional	Optional	N/A	N/A	N/A
Replacement Cost For Partial Losses	Optional	Optional	Included	Included	N/A
Personal Property Replacement Cost	Optional	Optional	N/A	N/A	N/A
Deductible	\$250 All Perils	\$250 All Perils	\$250 All Perils	Selected Options	\$250 All Other Perils \$500 Burglary
Earthquake Coverage	Optional	Optional	Optional	Optional	Optional
Equipment Breakdown Coverage	Optional	Optional	Optional	Optional	N/A
Identity Recovery	Optional	Optional	N/A	N/A	N/A

SUPPLEMENTARY COVERAGES

COVERAGES	OWNER PACKAGE	BYLINE MOBILE HOME	SEASONAL MOBILE HOME	RENTAL/ COMMERCIAL	TENANT PROGRAM
Add'l Living Expense/ Loss of Use	*20% of dwelling limit	*10% of dwelling limit (\$30 per day, max)	*N/A	*10% of dwelling limit (\$30 per day, max)	20% Per. Prop. Limit (\$30 per day, max)
Antenna/Satellite Dish	*\$500	\$100	\$100	\$100	\$100
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	\$750	\$750	\$750	Reasonable Cost
Fire Dept. Service Charge	*\$500	\$250	\$250	\$250	\$250
Fire Extinguisher Recharge	*\$250	N/A	N/A	N/A	N/A
Food Spoilage	*\$250	\$100	\$100	\$100	\$100
Loss Assessment	*\$1,000	N/A	N/A	N/A	
Reasonable Repairs	Reasonable & Necessary	Reasonable & Necessary	Reasonable & Necessary	Reasonable & Necessary	N/A
Reward Coverage	*\$1,000	N/A	N/A	N/A	N/A
Trees, Shrubs, Plants & Lawns	*5% of dwelling limit (\$500 per item)	\$200 limit (\$100 per tree/lawn/plant/shrub)	\$200 limit (\$100 per tree/lawn/plant/shrub)	\$200 limit (\$100 per tree/lawn/plant/shrub)	N/A

*Supplemental Coverages are changed from the standard policy limits due to the Enhanced Coverage Endorsement #73111 (01/12), 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

OWNER PACKAGE, OWNER BYLINE MOBILE HOME

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>	
	Byline	Package	Byline	Package	Byline	Package	Byline	Package	Byline	Package	Byline	Package
	\$20.00	N/A	\$35.00	N/A	\$45.00	Incl.	\$60.00	\$15.00	\$70.00	\$25.00	\$80.00	\$35.00

Includes Medical Payments of \$1,000 each person, \$25,000 each occurrence.
 Includes \$1,000 per occurrence for Damage to Property of Others.
 Includes \$10,000 Animal Liability per occurrence.

Increased Medical Payments - Byline & Package (02)	<u>\$2,000 / \$25,000</u>	<u>\$5,000 / \$25,000</u>
	\$7.00	\$9.00

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. Only available for Owner occupancy.**

	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>	<u>\$500,000</u>
\$1,000	\$8.00	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00
\$2,000	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00
\$5,000	\$11.00	\$14.00	\$16.00	\$18.00	\$20.00	\$22.00

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.

Removal of Special Limit for Animal Liability (35) **Premium: \$15.00**
 The \$10,000 Special Limit for Animal Liability may be removed for an additional premium. Removal of this coverage will restore coverage for bodily injury or property damage caused by any animal owned by, or in the care or custody of any insured person to policy limits.

Removal of Mold Exclusion (6Y)
 To remove the Mold Exclusion - Liability endorsement on the Mobile Homeowners programs, add the following additional premium. Mold limit cannot be greater than Personal Liability Limit.
 Section II - Liability Coverage
Premium: \$25,000 - \$5.00

SEASONAL OR TENANT 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>	
	\$20.00	\$35.00	\$45.00	\$60.00	\$70.00	\$75.00						

Includes Medical Payments of \$500 each person, \$25,000 each occurrence.
 Includes \$500 per occurrence for Damage to Property of Others.
 Includes \$10,000 Animal Liability per occurrence.
 *Only limits available for tenant.

Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u>	<u>\$2,000 / \$25,000</u>	<u>\$5,000 / \$2,500</u>
	\$5.00	\$7.00	\$9.00

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>	
	\$30.00	\$45.00	\$49.00	\$60.00	\$70.00					

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

EARTHQUAKE

Earthquake Coverage

(Endorsement #73230 (01/10) and 73234 (01/10) - Tenant)

Add On Code 86

Coverage Provided

Coverage A - Dwelling	15% Deductible
Coverage B - Other Structures	None
Coverage C - Personal Property	Not to Exceed \$5,000
Coverage D - Loss of Use	Not to Exceed \$1,500
Reconstruction Cost Coverage	Not to Exceed \$10,000

Rates per \$1,000 of Coverage A

Owner, Rental & Seasonal

Zone	Rate
1	\$0.39
2	\$2.13
3	\$2.83
4	\$2.44
5	\$3.82
6	\$4.72
7	\$4.47
8	\$6.42

Tenant Annual Rates

Zone	Rate
1	\$10.00
2	\$10.00
3	\$10.00
4	\$10.00
5	\$30.00
6	\$30.00
7	\$50.00
8	\$50.00

To comply with state requirements to offer Earthquake Coverage, ALL new and renewal policies without Earthquake Coverage will receive the California Earthquake Offer Notice #73235 (01/10).

***Coverage may only be added at renewal**

***Coverage may not be added at mid-term**

OPTIONAL COVERAGES

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)										
Antenna Coverage	78	Mobile Homeowners Package – Policy includes \$500 of coverage. Byline Mobile Home, Seasonal, Rental/Commercial or Tenant programs – Policy includes \$100 of coverage. To increase, add \$5.00 per each additional \$100 of coverage.										
Equipment Breakdown Coverage	MR	Provides equipment breakdown protection for systems and appliances in the home. Not available on the Tenant program. <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><u>Deductible</u></td> <td style="text-align: center;"><u>Rate</u></td> <td style="text-align: center;">Seasonal/Rental:</td> <td style="text-align: center;"><u>Deductible</u></td> <td style="text-align: center;"><u>Rate</u></td> </tr> <tr> <td style="text-align: center;">\$500</td> <td style="text-align: center;">\$30.00</td> <td></td> <td style="text-align: center;">\$500</td> <td style="text-align: center;">\$15.00</td> </tr> </table>	<u>Deductible</u>	<u>Rate</u>	Seasonal/Rental:	<u>Deductible</u>	<u>Rate</u>	\$500	\$30.00		\$500	\$15.00
<u>Deductible</u>	<u>Rate</u>	Seasonal/Rental:	<u>Deductible</u>	<u>Rate</u>								
\$500	\$30.00		\$500	\$15.00								
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.										
Building Exclusion	P5	Removes property and liability coverage for the building described on the endorsement. Not available on the Seasonal, Rental/Commercial or Tenant programs.										
Deductible Options	24	To decrease the \$250 deductible to \$100, add \$25.00 per home. To increase the \$250 deductible to \$500, deduct \$25.00 per home. To increase the \$250 deductible to \$750, deduct \$35.00 per home. To increase the \$250 deductible to \$1,000, deduct \$45.00 per home. To increase the \$250 deductible to \$2,500, deduct \$60.00 per home. Does not apply to the earthquake deductible if purchased. Not available on the Rental/Commercial or Tenant programs.										
Enhanced Coverage Endorsement	4M	Increases supplemental coverage limit from standard policy limits. Rate: \$35.00 Not available on the Seasonal, Rental/Commercial or Tenant programs.										
Extended Replacement Cost	6T	Provides replacement cost up to 120% of the dwelling limit. Home must be insured to 100% of the replacement cost value. Rate: \$5.00 plus \$.68 per additional \$1,000 of coverage provided by this endorsement (additional coverage = 20% of dwelling value). Replacement Cost for Partial Losses (54) or Replacement Cost (60) must be present on policy in order to add. Not available on the Seasonal, Rental/Commercial or Tenant programs.										
Fire Department Service Charge	53	Mobile Homeowners Package – Policy includes \$500 of coverage. Byline Mobile Home, , Seasonal, Rental/Commercial or Tenant programs – Policy includes \$250 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: \$35.00 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 Recovery	RS	For an additional premium, Identity Recovery coverage can be added to Owner Package and Byline Mobile Home occupancies. This coverage offers \$15,000 for expenses incurred by an insured as a direct result of an identity theft discovered during the policy period. Additionally, the coverage offers access to an ID Recovery Case Manager who assists in the process of restoring the insured's identity. No deductible applies to this coverage. Rate: \$20.00 per policy. Not available on the Seasonal, Rental/Commercial or Tenant programs.										
Optional Interior Water Damage Deductible	VL	Interior Water Damage Deductible does not apply when All Peril deductible of \$2,500 is present. <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;"><u>Deductible</u></td> <td style="text-align: center;"><u>Premium</u></td> </tr> <tr> <td style="text-align: center;">\$1,500</td> <td style="text-align: center;">-\$23.00</td> </tr> </table> Not available on the Seasonal, Rental/Commercial or Tenant programs.	<u>Deductible</u>	<u>Premium</u>	\$1,500	-\$23.00						
<u>Deductible</u>	<u>Premium</u>											
\$1,500	-\$23.00											
Personal Property Replacement Cost	20	Limit of Liability must equal Personal Property Limit. Rate: \$5.00 per home, plus \$0.05 per \$100 of coverage. Not available on the Seasonal, Rental/Commercial or Tenant programs.										
Replacement Cost	60	Provides replacement cost for a total loss to the Manufactured home and other structures. Requires home to be insured 80% to 150% of Replacement Cost value. Rate: \$20.00. Not available on the Seasonal, Rental/Commercial or Tenant programs.										
Replacement Cost for Partial Losses	54	Provides replacement cost for partial loss to the Manufactured homes and other structures. Available for homes new to 30 years old. Rate: \$15.00. Homes over 31 and older. Rate: \$30.00. Not available on the Tenant program.										

OPTIONAL COVERAGES (continued)

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)	
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. Not available on the Seasonal, Rental/Commercial or Tenant programs.</p>	
		Rate per \$100	
	43	➤ Arts, ceramics, china, antiques and heirlooms	\$.70
	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	\$2.00
	27	➤ Coin collections	\$2.00
	AP	➤ Computers, computer software, discs, equipment and accessories	\$2.00
	05	➤ Furs	\$1.49
	14	➤ Golfing Equipment meaning golf clubs, shoes and bags	\$2.00
	28	➤ Guns, ammunition, equipment and its accessories	\$2.00
	04	➤ Jewelry, watches, precious and semi-precious stones	\$1.49
	44	➤ Musical Instruments, their equipment and accessories	\$.70
AL	➤ Silverware, goldware, pewter and precious metals	\$.50	
AN	➤ Tools, building materials and supplies	\$2.00	
18	➤ All Other	\$3.00	
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: \$30.00 per home. Not available on the Seasonal, Rental/Commercial or Tenant programs.	

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

	Product Codes	Rate per \$100
		All Territories
Owner Package Byline Mobile Home For each additional \$100 Other Structures For each additional \$100 Personal Property	612	Owner & Byline \$0.50
	512	\$0.25
Seasonal Programs For each \$100 Other Structures For each \$100 Personal Property	612/642	\$0.45
	512/522	\$0.30

CREDIT / SURCHARGE

Premium Surcharges and/or Credits may apply for the following:

	Important Information	Rates	Code
Supplemental Heating Device Surcharge		\$50 per home, per year	89
Claim Free Discount/Surcharge Owner Package and Owner Byline policies only.	0 Claims	-23%	L0
	2 Claims	15%	L2
	3 Claims	31%	L3
	4 Claims	54%	L4

PREMIUM RATES FOR RENTAL/COMMERCIAL

	Product Codes	Rate per \$100
Rental/Commercial Programs		
\$250 Deductible Manufactured Home	3A2	\$1.40
\$250 Deductible Other Structures	6A2	\$1.00
\$250 Deductible Personal Property	5A5	\$1.00
\$500 Deductible Manufactured Home	3B2	\$1.10
\$500 Deductible Other Structures	6B2	\$0.80
\$500 Deductible Personal Property	5B5	\$0.80
\$1,000 Deductible Manufactured Home	3C2	\$0.90
\$1,000 Deductible Other Structures	6C2	\$0.70
\$1,000 Deductible Personal Property	5C5	\$0.70
\$2,500 Deductible Manufactured Home	3D2	\$0.80
\$2,500 Deductible Other Structures	6D2	\$0.65
\$2,500 Deductible Personal Property	5D5	\$0.65

TENANT PROGRAM

Personal Property Coverage • Named Perils, Including Burglary

● **\$500 Burglary Deductible, \$250 All Other Peril Deductible**

**Personal Property
Limit**

**Rate
All Territories**

\$5,000 - \$100,000

\$150 at \$5,000 plus \$10.00 for every additional \$1,000.

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, and Sudden and Accidental Damage from Artificially Generated Electrical Current.

Please see policy for complete details.

UNDERWRITING GUIDELINES

GENERAL RULES AND RATING INFORMATION

1. Application #MHO-MLD 04 (11/13) The agent's and applicant's **signatures** are recommended on the front and back of the application.
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.
The premium shall be rounded separately for each coverage to the nearest whole dollar.
The minimum **written** premium is **\$50**.
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 Cost for Partial Losses, Replacement Cost for Partial Losses endorsement 73386, must be attached to the policy for an additional premium.
When the home is insured for replacement value, Replacement Cost endorsement 7M100 must be attached to the policy for an additional premium. The dwelling limit written must be between 80% and 150% of the replacement cost estimate.
When the home is insured for Extended Replacement Value, Extended Replacement Cost endorsement M7700, must be attached to the policy for an additional premium. The dwelling limit written must be between 100% and 150% of the replacement cost estimate.
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.
3. Whole Dollar Premium
4. Minimum Written Premium
5. Dwelling Limit / Insurance to Value
6. Effective Date Please use an anticipated effective date when first giving a quote. Once the **actual** effective date is determined, this date must be entered on the application to begin coverage.
7. Requirements A Brush or CLUE report may be obtained for new business.
8. Age of Home Determination Determine the age of the home as follows:
(**effective year** of the policy **minus (-)** **model year** of the home)
9. Claims Count Determination Claims within the past three years that have been paid and are greater than \$500 are counted towards the Claims Count. Exceptions will be made for claims resulting from Property Claims Services (PCS - a Verisk company) designated Catastrophe Events and claims for Med Pay.

DEFINITIONS

1. Primary / Owner Occupied Mobile Home Manufactured homes owned by the insured that are occupied on a **full-time** basis as the insured's primary residence for **at least six (6)** 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 be rented to others only for a short term (less than one month) and only when the Occasional Rental endorsement (Add-On 75) is present.
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. Vacant Home Homes that are unoccupied whether or not the contents have been removed.
6. Other Structures Structures on the dwelling premises which are **not** attached to the home.
7. In Park Home is in a mobile home park or community containing 26 or more occupied spaces or a gated community.
8. Out of Park Home is located in a mobile home park with less than 26 spaces or on private property that is not part of a community or development.
9. 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. Renewals of expiring American Modern 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 entirety) within 100 miles of the epicenter. Do not accept any applications for new coverage, endorsements to existing policies, or increased coverage limits. Renewals of expiring American Modern policies may be written, provided there is no increase in coverage or lapse between policies.

BRUSHFIRE- BINDING RESTRICTIONS AND PROCEDURES:

No risk may be bound within a 25 mile radius of an 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 **two or more** property **losses** in the past **three (3) years** or any **single fire, theft, liability** or **flood** loss in the past **three (3) years**.
2. Homes with a **swimming pool**.
3. Homes that have been uninsured for more than thirty **(30) days** but less than or equal to **ninety (90)** day 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.

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 a locking gate that encloses the pool, or if above ground, has steps/ladders that can be secured or removed when not in use, **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**.
- Supplemental heating devices as explained in the definition.
- Animal Liability Exclusion endorsement #73096 (01/04)** for Owner Occupied 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.

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 located on an island, or within 1000 feet of a seacoast or river.
3. Homes supported on poles or pilings (elevated).
4. Homes under construction or homes undergoing any renovations that require the home to be vacated, or not connected to utility services.
5. Homes where any supplemental heating devices are used as the primary source of heat. Portable kerosene heaters or space heaters are ineligible.
6. Sites with prior occurrence of brushfires, floods, or landslides.
7. Vacant Mobile Homes.
8. Applicant is unemployed, other than retired or disabled.
9. Homes with any unrepaired damage or boarded-up windows.
10. Home with any unrepaired water damage or any water leaks.
11. Homes that have been uninsured for more than 90 days immediately prior to the requested effective date.
12. Homes where the insured has an employee who works over 20 hours per week inside the insured residence or over 10 hours per week outside the insured residence.
13. Located in or near a high or very high forest fire or fuel rank zone.
14. 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.

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

Form Number	Title
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

71986 (01/04)	Seasonal Home
73137 (01/04)	Rental/Commercial Occupancy
73266 (07/98)	Actual Cash Value Endorsement
73386 (01/04)	Replacement Cost for Partial Losses
M7600 (01/04)	Limited Mold Coverage - Property
M7A04 (03/06)	Rental - Amendatory Endorsement – California
M7A04 (01/12)	Seasonal and Owner Amendatory Endorsement – California
MTA04 (01/12)	Tenant - Amendatory Endorsement – California
MT300 (01/04)	Tenant Policy Home Day Care Exclusion

OPTIONAL ENDORSEMENTS

M7I00 (01/04)	Additional Insured Person – Residence Premises
70399 (03/85)	Notice of Cancellation or Nonrenewal
71419 (01/04)	Building Exclusion (Risk Code-P5)
71920 (01/04)	Additional Party at Interest
71965 (01/04)	Trip Collision Coverage
71966 (01/04)	Vacancy Permission
71967 (01/04)	Personal Property Replacement Cost
72942 (08/07)	Golf Cart Physical Damage and Liability Extension
73096 (01/04)	Animal Liability Exclusion
731CA (12/12)	Enhanced Coverage - California
73190 (01/04)	Tenant Animal Liability Exclusion
73230 (01/10)	Mobile Home - California Earthquake or Earth Movement Coverage
73231 (01/10)	HO3 Mobile Home - California Homeowners Earthquake or Earth Movement Coverage
73234 (01/10)	Tenant – California Earthquake or Earth Movement Coverage
73255 (01/04)	Scheduled Personal Property
73259 (08/07)	Lenders Loss Payable
73295 (07/98)	Valuable Personal Property List
7MB00 (01/09)	Equipment Breakdown Enhancement - \$500
7MB00 (09/07)	Equipment Breakdown Enhancement Coverage (MR)
7M250 (09/07)	Equipment Breakdown Enhancement Coverage (M0)
3M250 (01/09)	Equipment Breakdown Enhancement Coverage form
3MB00 (01/09)	Equipment Breakdown Enhancement Coverage form
7M100 (01/12)	Replacement Cost
M72CA (06/07)	Builders Risk (Byline)
M7504 (09/04)	Mold and Remediation Liability Coverage – California
M7700 (06/07)	Extended Replacement Cost
M7704 (03/04)	Worker's Compensation – Residence Employees – California*
M8400 (07/04)	Personal Property Broad Form Perils
M7BCA (06/07)	Builders Risk (Package)
M7DR0 (08/09)	Debris Removal Enhancement
M7F00 (01/04)	Hobby Farming Coverage
M7J00 (09/10)	Removal of Special Limit for Animal Liability
M7S00 (01/04)	Secondary Residence
M7W00 (05/07)	Water Back Up of Sewers or Drains
M7Z00 (07/04)	Rental Broad Form Perils (Mandatory when Broad Form Perils is purchased)
M8400 (07/04)	Rental - Personal Property Broad Form Perils (Mandatory with Broad Form Perils is provided on Personal Property)
M8Z00 (08/11)	Interior Water Damage Deductible
MT704 (03/04)	Tenant Policy Workers Compensation – Residence Employees – California*
S4X00 (12/09)	Identity Recovery Coverage

*Mandatory if Personal Liability is purchased.

PERSONAL LIABILITY ENDORSEMENTS

M7300 (01/04)	Home Day Care Center (Mandatory when Personal Liability is purchased)
M7500 (01/04)	Mold Exclusion – Liability

FORMS LIST (continued)

PREMISES LIABILITY ENDORSEMENTS

71976 (01/04) Premises Liability
71986 (01/04) Seasonal Home

APPLICATION AND IMPORTANT NOTICES

3PD04 (01/16) Important Notice to Insureds Third Party Notification – California
71484 (05/99) Your Privacy and It's Protection – California
73271 (07/98) Important Information California Insurance Guarantee Association
73272 (07/98) Important Information Consumers Affair – California
CA-GEN-P (07/15) California Department of Insurance - Race, National Origin, and Gender Form
EQW04 (10/99) Earthquake Coverage Waiver – California
IN150 (05/11) Billing Reference Information
IN202 (08/11) Important Notice – Interior Water Damage Deductible
IN220 (02/12) Important Notice – Flood Exclusion
IN225 (05/12) Important Notice to California Policyholders
IN328 (08/14) Important Notice of Premium Discounts
IN615 (09/06) Important Notice – Flood and Earthquake Exclusion
M7N05 (09/15) Homeowners Policy Manufactured Home Important Notice
M7N06 (09/15) Homeowners Policy Manufactured Home Important Notice
MHEQ1 (01/15) California Earthquake Offer
MHEQ2 (01/15) Tenant - California Earthquake Offer
MHN34 (04/04) Important Notice – (Mold Property Sub-limit & Liability Exclusion)
MHN60 (04/04) Important Notice – (Home Day Care Liability Exclusion)
PVS00 (04/10) Privacy Statement and Notice of Information Practices
MHO-MLD 04 (07/15) California Manufactured Homeowners Insurance Application

How To Reach Us

Policy or billing questions

Call: 1-800-543-2644

Hours: Monday to Friday, 8 a.m. to 8 p.m. Eastern

Payment Lockbox Address: PO Box 740167, Cincinnati, OH 45274-0167

modernLINK support

Call: 1-866-527-9583

Hours: Monday to Friday, 7 a.m. to 12 a.m. Eastern
Saturday and Sunday, 8 a.m.- 9 p.m.

After hours support handled by voicemail return call.

E-mail: systemsupport@amig.com

Hours: Monday to Friday, 7 a.m. to 12 a.m. Eastern

Need Help? Talk to your office's modernLINK Profile Administrator *OR* Click the Help Link at the upper right of the modernLINK screen.

Report a claim.

Online: In modernLINK, under the Quotes and Policies tab click the Claims link.

Call: 1-800-543-2644

Fax: 513-947-4046

Mail Address:

American Modern Insurance Group, Inc.
Attn: Claims Processing
PO Box 5323
Cincinnati, OH 45201-5323

Ordering sales or marketing materials

Access the Marketing Center Quick Link on the modernLINK home page.



77-16-CA-1-A-A (10/16)