



AMERICAN MODERN HOME INSURANCE COMPANY

Utah Collector Vehicle Program Manual

(077)

New & Renewal Business 04-01-12

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This Program Manual Contains Information for:

- *Utah Discounts*
- *Utah Coverages*
- *Utah Miscellaneous Information*
- *Utah Forms Listing*

*See “Program Eligibility and Guidelines – All States” (77-12-CV-ALL)
for risk eligibility and general program guidelines.*

VEHICLE AND POLICY SURCHARGES/DISCOUNTS

The following discounts are outlined in the "All States" Collector Vehicle Program Manual (77-12-CV-ALL). Use this table to determine if you need to refer to the "All States" manual, or, the state specific manual for these discounts. Additional state specific discounts listed below.

Discount Type	Follows "All States"	State Specific – See Below	Does Not Apply
Anti-Theft Device Discount	X		
Unique Risk Discount	X		
Carport Surcharge	X		

STATE SPECIFIC DISCOUNTS

NOTE: Below is a listing of discounts specifically available in Utah.
Discounts are applied per coverage as noted below.

Car Club Discount	10% applied to all coverages	<ul style="list-style-type: none"> ➤ Principal operator is a member of an approved car club/association/affinity group. ➤ Proof of membership is required for documentation.
Senior Operator Motor Vehicle Accident Prevention Course Discount	5% applied to BI/PD, PIP, Collision	<ul style="list-style-type: none"> ➤ Discount applies provided: <ul style="list-style-type: none"> ○ The vehicle is classified and rated as a private passenger auto; and passenger auto; ○ The principal operator of the vehicle is age 55 years or older; ○ Has a completion certificate, dated within the most recent 36 months; certifying that he or she has successfully completed a motor vehicle accident prevention course approved by the Utah Department of Public Safety. ○ During the most recent 36 months has not been involved in an at-fault accident, or convicted of, pleaded guilty or nolo contendere to, a moving violation for which points may be assessed against the insured's driver license. ➤ This discount shall apply: <ul style="list-style-type: none"> ○ To new and renewal policies with inception dates within the 36-month period following the course completion date; ○ Only to the vehicle principally operated by the insured with the course completion certificate; ○ Only once to each such vehicle regardless of the number of operators with course completion certificates. ➤ This discount does not apply if the insured is taking the course as a penalty, imposed by a court or other governmental entity, resulting from a moving traffic violation.

COVERAGES

The following coverages are outlined in the "All States" Collector Vehicle Program Manual (77-12-CV-ALL). Use this table to determine if you need to refer to the "All States" manual, or, the state specific manual for these coverages. Additional state specific coverages listed below.

Coverage Type	Follows "All States"	State Specific – See Below	Does Not Apply
Liability Bodily Injury and Property Damage	X		
Motorcycle Passenger Liability	X		
Medical Payments	X		
Uninsured/Underinsured Motorists		X	
Spare Parts	X		
Towing Coverage	X		
Nationwide Roadside Assistance	X		
Collector's Coverage	X		
Trip Interruption Coverage	X		
Pet Coverage	X		
Other Than Collision (Comprehensive)	X		
Collision	X		
Full Safety Glass Coverage	X		
Foreign Coverage	X		

STATE SPECIFIC COVERAGES

NOTE: Below is a listing of coverages and limits available specifically for Utah. The charge for these coverages applies once per policy, regardless of the number of vehicles insured under the policy. On multi-car policies, the highest rated vehicle will bear this rate.

Personal Injury Protection (PIP) Coverage <i>Seasonal deletion prohibited</i>	Payment of medical expenses without regard to fault for defined insureds.	<ul style="list-style-type: none"> ➤ Where applicable, this is a required coverage. ➤ \$15,000/\$30,000 limit. ➤ Coverage not applicable to motorcycles, race vehicles, or trailers. ➤ The insured has the option to purchase a PIP deductible applicable to either the Named Insured only or the Named Insured and Dependent Family Member. <ul style="list-style-type: none"> ○ Deductible options are: \$250, \$500, or \$1,000 ➤ The insured has the option to exclude the loss of income benefit. <ul style="list-style-type: none"> ○ Within 31 days of applying for PIP coverage, or 31 days prior to the renewal of PIP coverage, neither the named insured nor the spouse of the named insured received any earned income from regular employment; and ○ For at least 180 days from the date PIP Coverage becomes effective, neither the named insured nor the spouse of the named insured will receive earned income from regular employment. ➤ This coverage is not available unless Liability is purchased.
UM/UIM Coverage <i>Seasonal deletion prohibited</i>	Protection of persons insured who are legally entitled to recover damages from owners or operators of uninsured or underinsured motor vehicles because of bodily injury, sickness or disease, including death.	<ul style="list-style-type: none"> ➤ UM coverage and UIM coverage are separate coverage limits. ➤ CSL includes BI only. PD limit options available for both CSL and Split limits. ➤ See modernLINK® for available limits.
UM/UIM Forms <i>Seasonal deletion prohibited</i>	Selection/Rejection Form Requirements	<ul style="list-style-type: none"> ➤ Selection Rejection form VM4UT (01/09) should be completed any time the insured is rejecting the coverage or selecting an Uninsured/Underinsured Motorists limit that is less than the Liability coverage limit. Failure to return a properly completed form within 30 days will result in the coverage being provided at limits equal to that of the Liability coverage.
UMPD <i>Seasonal deletion prohibited</i>	Recovers damages from owners or operators of uninsured motor vehicles who have caused damage to property of the Named Insured.	<ul style="list-style-type: none"> ➤ Coverage is not available when Collision coverage is chosen on any vehicle. ➤ Coverage may be purchased without the purchase of UM/UIM coverage. ➤ Limits may not be greater than standard Liability Property Damage. ➤ \$250 deductible applies. ➤ Selection Rejection form VM4UT (01/09) should be completed any time the insured is rejecting the coverage or selecting a limit less than the PD Liability coverage. Failure to return a properly completed form within 30 days will result in the coverage being provided at limits equal to that of the PD Liability coverage.

MISCELLANEOUS

Minimum Earned Premium	➤ \$50
Driver Exclusion	➤ Permitted for operators with less than 9 yrs experience. Spouses may not be excluded.

COLLECTOR VEHICLE FORMS LISTING GENERAL FORMS

FORM#	DESCRIPTION
CV 03 19	Additional Insured - Lessor
CV 90 08	Free Form Declarations Page
CV 90 11	Specified Coverage Endorsement
CV 93 01	Collector's Coverage (attach to policy)
CV 93 05	Occasional Commuting Endorsement
CV 93 06	Nationwide Roadside Assistance Coverage
CV 93 A1	Collector's Coverage Election Form (to be filled out with application)
CV AP 01	Collector Vehicle Application
CV BC 01	Business Client Endorsement (attach to policy)
CV BC A1	Business Client Schedule (to be filled out with application)
CV CP 01	Carport Storage Endorsement
CV FC 01	Foreign Coverage Endorsement (attach to policy)
CV FCA1	Foreign Coverage Schedule (to be filled out with application)
CV MC 02	Motorcycle Endorsement
CV MP 01	Mileage Plan Endorsement
CV RC 01	Race Vehicle Endorsement
PP 13 01	Coverage For Damage To Your Auto Exclusion Form
PV 00 01	Personal Auto Policy
PV 03 05	Loss Payable Clause
PV 03 09	Single Liability Limit
PV 04 01	Single Uninsured Motorists Limits
PV 04 02	Single Underinsured Motorists Limits

UTAH SPECIFIC FORMS

CV 04 66	Underinsured Motorists Coverage - Utah
CV 14 14	Uninsured Motorists Coverage - Utah
CV 90 88	Choice to Exclude Household Resident(s) from Coverage of Motor Vehicle Liability
PP 01 93	Amendment of Policy Provisions - Utah
PV 04 24	Property Damage Uninsured Motorists Coverage- Utah
PV 05 79	Personal Injury Protection Coverage - Utah
V9213	Supplemental Application - Utah
VM4UT	Explanation and Offer of Uninsured and Underinsured Motorists Coverage (Utah)

NON-COVERAGE FORMS

00220-11-G	EZ-Pay Authorization Form
AMIGCC-001	AMIG Credit Card Form
CV IN 01	Important Notice
CV TW ID	Nationwide Roadside Assistance ID Card
PV S0 0	Privacy Statement
V81RT	Courtesy Card
V81UT	ID Card - Utah

HOW TO REACH US WHEN YOU NEED US

REPORT A CLAIM:

Online: In modernLINK®, under the Quotes and Policies tab click the Claims link.
Phone: 1-800-375-2075
Fax: Varies by state. Check the list on modernLINK.
Mail: American Modern Insurance Group, Inc.
Attn: Claims Processing
PO Box 5323
Cincinnati, OH 45201-5323

BILLING OR POLICY QUESTION:

Phone: 1-800-955-8213

modernLINK SUPPORT:

Hours: Monday to Friday, 7 a.m. to midnight Eastern
Saturday and Sunday, 8 a.m. to 9 p.m.
Help: Talk to your office's modernLINK Profile Administrator
Click the Help link at the upper right of the modernLINK screen.
Systems Support: 1-866-527-9583 or systemsupport@amig.com
Monday to Friday, 8 a.m. to 6 p.m. Eastern
After hours support handled by voicemail return call.

BINDING RESTRICTIONS:

Check modernLINK for current binding restrictions.

ORDER SALES MATERIALS:

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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EXECUTIVE OFFICE

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