

California



A Specialty HO-3 Program

Program Manual: 77-13-CA-H3-G (11/13)

New & Renewal Date: 11-05-2013

Revised: 06-02-2016

American Modern Insurance Company



PROGRAM COVERAGES & FEATURES

TARGET MARKET

Designed to provide a market for owner-occupied properties not eligible in the "standard" or "preferred" homeowner's market where many standard homeowner companies have restricted eligibility or underwriting guidelines in their existing programs.

This program is not intended to insure "substandard" or "non-standard" dwellings with evidence of poor upkeep, but rather those risks that are well maintained, in good repair, and show visible signs of pride in ownership. The applicant must be responsible, value their property, and be gainfully employed.

ELIGIBILITY & POLICY FORM

Policy Form	S3002 (4/91) ISO HO-3 Special Form
Loss Settlement - Dwelling and Other Structures insure to within 80% to 120% of Replacement Cost	Replacement Cost - Homes 60 years and newer
Loss Settlement - Personal Property	ACV (Replacement Cost Optional)
Home Values	\$75,000-\$1,000,000
Protection Classes Available	1-10
Eligible Occupancies	Owner
Age Requirements	Roofs over 20 years of age or if the roof is made of wood shake or wood shingles require the ACV Roof Endorsement S3R00 (08/00) to be attached. Wood shake or wood shingle roofs over 20 years of age are not eligible. Homes over 60 years of age are ineligible.
Minimum Written	\$250.00

PACKAGE LIMITS

Deductible	\$500 All Peril (Other deductible options available)
Personal Property	50% of Dwelling Limit
Other Structures	10% of Dwelling Limit
Loss of Use	20% of Dwelling Limit
Personal Liability & Medical Payments	\$100,000 / \$1,000 (Increased limits available)
Section I - Water / Mold Coverage	10% of Coverage A, or a maximum of \$20,000 per occurrence.
Section II - Animal Liability	\$10,000 Animal Liability Sub-Limit

PERILS INSURED AGAINST

Dwelling and Other Structures	Risks of direct physical loss not otherwise excluded
Personal Property	Named Perils

ADDITIONAL COVERAGES INCLUDED

Credit Card, Fund Transfer Card and Check Forgery Protection	\$500
Debris Removal	Reasonable and Necessary
Fire Department Service Charge	\$500
Loss Assessment	\$1,000
Outdoor Plants, Trees, and Shrubs	5% of Dwelling Limit, \$500 limit for any one tree, plant or shrub

OPTIONAL COVERAGES

Personal Property, Other Structures, Loss of Use, Medical Payments to Others and Personal Liability, Extended Replacement Cost, Ordinance or Law Coverage, Equipment Breakdown, and Identity Recovery	Personal Property Replacement Cost, Earthquake, Scheduled Personal Property, Business Property, Special Computer Coverage, Water Backup & Sump Overflow, Loss Assessment, Additional Residence Rented to Others, Replacement of Theft With Burglary, and Section II Mold Coverage Buyback.
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TARGET MARKET, RULES AND DEFINITIONS

GENERAL RULES AND RATING INFORMATION

1. Application(s) The agent's and applicant's **signatures** are **recommended**.
2. Insurance to Value Dwelling must be insured to within 80% to 120% of replacement cost, excluding the land value. **Note:** Replacement cost will be calculated by modernlink® using the information inputted on the application. Any requested deviations from the 80% to 120% indicated by modernLINK must be explained and documented.
3. Occupancy and Risk Parameters One and two family, up to three stories, **owner occupied** dwellings are eligible.
4. Policy Term All policies are written for a term of **one year**. Effective time - 12:01 A.M. Standard Time.
5. Whole Dollar Rule The premium shall be rounded separately for each coverage to the nearest **whole dollar**.
6. Cancellation Rule **No flat cancellation** is allowed if coverage has been provided under our policy. Requests by an insured to cancel a policy prior to expiration must be received in writing, and signed and dated by the named insured(s).
7. Transfer or Assignment Policies may **not** be transferred or assigned.
8. Minimum Written Premium There is a **\$250 minimum written premium**.
9. Supplemental Heating Device A **\$35.00** surcharge applies to all dwellings equipped with a Supplemental Heating Device.
10. Claims Verification A Clue report showing past claims activity will be ordered to verify claims.
11. Inspections An inspection report may be reviewed as part of the underwriting evaluation for any applicant. A **\$30 Inspection Fee** will be charged when inspections are ordered. Photos are acceptable when there is a locked gate that prohibits a full inspection.

DEFINITIONS

1. Owner Occupied Dwelling Dwellings owned by the insured that are occupied on a **full-time** basis as the insured's primary residence for **at least five** (5) consecutive months. (Dwellings may not be rented to others for any length of time.)
2. Other Structures Structures on the dwelling premises which are **not attached** to the dwelling (including septic tanks).
3. Supplemental Heating Device Wood, coal or pellet burning stoves, space heaters, fireplace inserts or any other solid fuel burning device that is not centralized.

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 DEFINITIONS

Territory 70

Kern	Kings	Orange	Riverside	San Bernardino	Ventura	Calaveras	Colusa
Fresno	Glenn	Madera	Mariposa	Merced	Sacramento	Santa Clara	Solano
Stanislaus	Tuolumne	Alameda					

Territory 71

Imperial	San Luis Obispo	Santa Barbara	Alpine	Amador	Del Norte	El Dorado	Humboldt
Inyo	Lake	Lassen	Marin	Mendocino	Modoc	Mono	Monterey
Napa	Nevada	Placer	Plumas	San Benito	San Diego	Sierra	Siskiyou
Sonoma	Sutter	Tehama	Trinity	Yolo	Yuba	Contra Costa	San Mateo

Territory 72

Butte	Shasta	San Francisco	Remainder of Los Angeles County
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Territory 73

San Joaquin Tulare

Los Angeles Zip codes:

90001	90002	90003	90004	90005	90006	90007	90008	90009	90010	90011	90012
90013	90014	90015	90016	90017	90018	90019	90020	90021	90022	90023	90024
90025	90026	90027	90028	90029	90031	90032	90042	90044	90047	90057	90058
90059	90061	90062	90063	90065	90067	90068	90071	90077	90201	90210	90211
90212	90220	90221	90222	90247	90248	90249	90250	90255	90260	90261	90262
90266	90267	90270	90272	90274	90275	90280	90290	90291	90292	90293	90295
90300	90301	90302	90303	90304	90305	90306	90307	90308	90309	90310	90311
90312	90400	90401	90402	90403	90404	90405	90406	90407	90408	90409	90410
90411	90500	90501	90502	90503	90504	90505	90506	90507	90508	90509	90510
90608	90609	90610	90611	90612	90661	90662	90665	90704	90710	90716	90731
90745	90746	90747	90748	90749	90800	90801	90802	90803	90804	90805	90806
90807	90808	90809	90810	90813	90814	90815	90822	90831	90832	90833	90834
90835	90840	90842	90844	90845	90847	90848	90853	90888	91010	91211	91310
91330	91331	91333	91334	91335	91337	91340	91341	91342	91350	91351	91352
91400	91401	91402	91403	91404	91405	91406	91407	91408	91409	91410	91411
91412	91413	91416	91423	91426	91436	91470	91482	91495	91496	91497	91499
91600	91601	91602	91603	91604	91605	91606	91607	91608	91609	91610	91611
91612	91614	91615	91616	91617	91618	91744	91746	93537	93538	93543	

Territory 74

Santa Cruz

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 65, day 155, & 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, & day 280.
4. EZPay - 2 months downpayment required with 10 additional installments automatically deducted from a savings/checking account. Collect the downpayment and submit signed application form 00220-08-G with application and a voided check or deposit slip. The customer may choose date of automatic withdrawal.

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

TEMPORARY SUSPENSIONS OF WRITING

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

Impending Severe Weather

Impending severe weather includes, but is not limited to:

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

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

- ◆ Restrictions begin with the occurrence of an earthquake or aftershock, of 5.0 Richter (or greater), and continues 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

PRIOR LOSS HISTORY

		HO-3
SUBMIT, DO NOT BIND	LOSSES IN THE PAST 3 YEARS	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.
	FIRE LOSSES > \$10,000	A copy of the fire report is required. Arson, or intentional act by applicant NOT acceptable.
	ALL LIABILITY LOSSES	Maximum available coverage: \$100,000 Liability and \$1,000 Med Pay
	THEFT LOSSES > \$5,000	Provide preventative measures taken.
	WATER LOSSES > \$5,000	Mold inspection from applicant may be required.
GENERAL GUIDELINES		Prior losses include any loss incurred on any property and/or structure owned, rented, or leased by the applicant. Complete details regarding the loss such as cause, location, date, and the amount paid for the loss are required. All repairs from prior losses must be complete. Exceptions will be made for claims resulting from Property Claims Services (PCS - a Verisk company) designated catastrophe events and claims for Med Pay.

RISK CHARACTERISTICS

Animals

- ◆ Applicants with large, unusual, exotic, vicious, or potentially vicious animals are **ONLY** acceptable with the Animal Liability Exclusion. 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.
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Swimming Pools

- ◆ In-ground pools must have a fence, at least four feet high with a locking gate that encloses the pool.
 - ◆ Above-ground pools must have either a fence, at least four feet high with a locking gate that encloses the pool or steps and ladders that can be secured, locked, or removed when the pool is not in use.
 - ◆ Risks with an unfenced swimming pool on the premises are **NOT** acceptable.
-

Roof

- ◆ The ACV Settlement Applying to Roof Endorsement is required for all roofs:
 - over 20 years of age
 - made of wood shake or wood shingles.
 - ◆ Tile roofs over 20 years of age may be SUBMITTED UNBOUND with photos **of roof**.
 - ◆ Wood shakes or wood shingle roofs over 20 years of age are **NOT** eligible.
-

Wiring

- ◆ **Must** have circuit breakers.
 - ◆ Fuse boxes (full or partial) or knob & tube wiring are **NOT** acceptable.
-

Heating

- ◆ Primary heat source must be thermostatically controlled and **NOT** a supplemental heat source.
-

Supplemental Heating

- ◆ Wood, coal, or pellet burning stoves or any other heating device that is not thermostatically controlled is considered a supplemental heating device.
 - ◆ Kerosene or portable space heaters are **NOT** acceptable.
-

Business on Premises

Submit, Do Not Bind:

- ◆ Any risk with a business on premises.
 - ◆ Applicants with employees are **NOT** acceptable.
-

Non-Renewed Or Canceled

Submit, Do Not Bind:

- ◆ Applicants non-renewed or canceled by the prior carrier due to underwriting reasons.
 - ◆ Reason for non-renewal or cancellation **MUST** be provided.
-

No Prior Insurance

- ◆ 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.
-

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

Applicants

With these characteristics

- ◆ Currently unemployed, other than retired or disabled
 - ◆ Past conviction for arson, fraud, or other insurance-related offenses
 - ◆ Purchasing home under land contract, contract for deed, or bond for title
 - ◆ Retaining a residence employee who works over 20 hours per week inside the home or 10 hours per week outside the home
-

Dwellings

With these characteristics

- ◆ Attached to, occupied as, or converted from a commercial risk
 - ◆ Condemned, vacant, unoccupied or rented.
 - ◆ Under construction, or undergoing major renovations (*Minor renovations are acceptable and include painting, roof repairs, carpeting, and plastering*)
 - ◆ Unrepaired or existing damage
 - ◆ Hand-hewn log homes, earth homes, dome homes, open pier homes, stilt homes, row homes, town homes, or condominiums
 - ◆ Manufactured homes, modified manufactured homes, or trailers (*Refer to AMIG's Manufactured Home Program*)
 - ◆ Open foundations
 - ◆ Common wall exposures, other than two-family dwellings
 - ◆ Constructed of metal
 - ◆ 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
 - ◆ Kerosene or portable space heaters
 - ◆ Underground fuel tank on premises
 - ◆ Without smoke detectors
 - ◆ Rolled flat roofs or tin roofs
 - ◆ Without utilities such as natural gas, electric, or water
 - ◆ In the name of a corporation
 - ◆ Within 1,000 feet of rising water, or in an area that is prone to flooding
 - ◆ With farming conducted on premises
 - ◆ In a landslide or isolated area, not accessible by road
 - ◆ In a forest fire, brush fire area or within 350 feet of brush
-

Other Structures

With these characteristics

- ◆ In poor physical condition and not properly maintained
- ◆ A supplemental heating device in the structure

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

OPTIONAL COVERAGES

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
Personal Liability	Owner	\$100,000 \$200,000 \$300,000 \$500,000	1 - 2 Family Included \$25.00 \$40.00 \$55.00	\$1,000 Medical Payments each person, \$25,000 each occurrence.	\$10,000 Animal Liability Sub-Limit applies. (\$500,000 available if required by Umbrella)	K1
Personal Liability Mold Coverage Buy-Back	Owner	\$100,000 \$200,000 \$300,000 \$500,000	1 - 2 Family \$40.00 \$60.00 \$120.00 \$160.00		The Limit of Liability for the Mold Coverage Buy-Back is required to be equal to or less than the selected Section II (Personal Liability) Limit of Liability	LD
Increased Medical Payments	Owner	\$1,000 \$2,000 \$3,000 \$4,000 \$5,000	Included \$3.00 \$6.00 \$9.00 \$12.00			S7
Additional Residence Premises Rented to Others	Owner	\$100,000 \$200,000 \$300,000 \$500,000	1-2 Fam. 3-4 Fam. \$28.00 \$40.00 \$37.00 \$49.00 \$42.00 \$54.00 \$52.00 \$64.00		This policy may be endorsed to extend liability up to two additional premises owned by the insured. Limit must be equal to Personal Liability Limit.	1 Fam-1W 2 Fam-1X 3 Fam-1Y 4 Fam-1Z
Optional Deductibles	Owner	\$250 \$500 \$1,000 \$1,500 \$2,500 \$5,000	Owner 5% Base -5% -12% -15% -25%			Q1
Other Structures Coverage	Owner	Submit over 30% Coverage A Max: 100% Cov A	\$2.00 per \$1,000	10% of Coverage A		6M3
Increased Personal Property	Owner	Submit over 70% Coverage A Max: 100% Cov A	\$3.00 per \$1,000	50% of Coverage A		5M3
Personal Property Replacement Cost	Owner	Submit over 70% Coverage A Max: 100% Cov A	10% surcharge applied to the Base Premium			M3
Additional Living Expense Loss of Use	Owner	Max: 100% Cov A	\$4.00 per \$1,000	20% of Coverage A		S4
Earthquake Coverage	Owner		Rate per \$1,000 Coverage A - \$12.50 Coverage B - \$5.50 Coverage C - \$9.50		Rate must be equal to Coverage A, B, and C Limits. 10% Earthquake Ded. applies to each applicable Coverage. *Masonry Veneer is not covered.	2A 2B 2C
Replacement of Theft with Burglary Coverage	Owner		\$10 Credit		Remove Peril of Theft and replaces with Peril of Burglary (Coverage C)	PJ
Special Computer Coverage	Owner		\$15			N9
Business Property	Owner	Max Limit \$10,000	\$25.00 per \$2,500	\$2,500.00 Included		U9
Scheduled Personal Property	Owner	Cameras Rare/Curt. Coins Silverware Jewelry Musical Instru. Golfer's Equip. Furs Postage Stamps Fine Arts	Rate per \$100 \$1.50 \$2.50 \$0.65 \$1.50 \$0.75 \$1.25 \$1.50 \$1.20 \$0.50		Applicants requesting Scheduled Personal Property must be submitted unbound.	38 M9 42 37 39 M7 36 M8 N7
Ordinance or Law Coverage	Owner	Max. Limit 25%	10% surcharge to base premium applies.	10% included		1P

OPTIONAL COVERAGES (Continued)

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
Loss Assessment Coverage	Owner	\$5,000 \$10,000 Up to \$50,000	\$4.00 \$7.00 add \$2.00 for each additional \$5,000			1S
Loss Assessment Coverage (add'l residence)	Owner	\$1,000 \$5,000 \$10,000 Up to \$50,000	\$6.00 \$10.00 \$13.00 add \$2.00 for each additional \$5,000		No more than 2 locations can be written in addition to the residence premises.	1T
Water Backup & Sump Overflow Coverage	Owner		\$50.00			3S
Identity Recovery	Owner	\$15,000	\$20.00		Offers coverage for expenses incurred by an insured as a direct result of an identity theft discovered during the policy period.	UR
Equipment Breakdown	Owner	\$25,000	\$500 Ded. - \$15.00		Provides equipment breakdown protection for systems and appliances in the home.	UQ

OPTIONAL EXCLUSIONS / LOSS SETTLEMENTS FOR RISK ACCEPTANCE

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
Animal Liability Exclusion	Owner	N/A	\$3.00 Credit per home, per year.		This exclusion will remove all Animal Liability Coverage.	LF
ACV Roof Settlement	Owner	N/A		Changes Loss Settlement for Roof from Replacement Cost to Actual Cash Value	Attached if: - Roof is over 20 years - Wood Shake/Shingle Roof (Wood Shake roofs over 20 years are not eligible)	Risk Code C7
Repair Cost Loss Settlement	Owner	N/A				Risk Code H6
Other Structures Exclusion	Owner	N/A	\$3.00 Credit per year			SE

CREDITS/SURCHARGES/FEEES

Premium surcharges and/ or credits may apply for the following:	Important Information	Amount	Code
Supplemental Heating Device		\$35.00	S5
Age of Home:			
	0-10	-8%	
	11-25	Base	
	26-35	5%	
	36-40	10%	
	41-50	20%	
	51-60	30%	
Multiple Claims:			
	0-1	0%	Risk Code L2
	2	5%	L3
	3	10%	L4
	4	20%	
Protective Devices: Central Station Alarm (Fire or Burglar) Local Smoke and/or Burglar alarm Dead Bolts, Smoke Alarm, and Fire Extinguisher	Maximum credit available 5%	-5% -2% -2%	Risk Code 74 E6 D6
Inspection Fee		\$30.00	YY

SETTLEMENT OPTIONS

Options	Definitions	Rates	Codes
Replacement Cost	The full cost to repair or replace property, with no deduction for depreciation.	Included	2
Extended Replacement Cost	Provides an additional amount of insurance up to 20% of the Coverage A limit of liability.	8%	6

FORMS LISTING (For Reference Only)

Form Number	Title
S3002 (04/91)	Special Form Homeowners 3 Policy
0110-4269 (05/92)	Declarations Page
<u>BASIC PROGRAM - MANDATORY ENDORSEMENTS</u>	
71908 (04/98)	Construction Cost Index Endorsement
72539 (09/01)	Log Building Endorsement
SHA00 (11/00)	Special Limit for Animal Liability and Animal Liability Exclusion
SH300 (11/00)	Total Pollution and Lead Contamination Exclusions
SH400 (11/00)	Homeowners Policy - Liability Exclusions
SH800 (11/00)	Homeowners Policy Business, Commercial or Farming Enterprise Exclusion and Home Day Care Coverage Clarification
S3A04 (12/07)	Homeowners 3 Special Form Special Provisions - California
73202 (04/98)	Worker's Compensation
S3M04 (12/07)	Homeowners 3 Special Form Water Damage and Mold Endorsement
S3504 (02/03)	Homeowners 3 Special Form Mold Liability Exclusion
<u>BASIC PROGRAM - OPTIONAL ENDORSEMENTS</u>	
70399 (03/85)	Notice of Cancellation or Non Renewal
71482 (08/00)	Replacement of Theft Coverage with Burglary Coverage
71485 (01/98)	California Homeowner Earthquake Endorsement
72923 (05/96)	Increased Limits on Business Property
72924 (05/96)	Special Computer Coverage
73229 (05/98)	Additional Residence Including Rented to Others
73295 (07/98)	Valuable Personal Property List
72368 (04/94)	Schedules Personal Property
S3300(08/00)	Repair Cost Loss Settlement
S3R00 (08/00)	Actual Cash Value Settlement Applying to Roof
71754 (06/92)	Premises Alarm or Fire Protection System
71751 (06/92)	Personal Property Replacement Cost
73204 (04/98)	Loss Assessment
S3200 (06/05)	Homeowners -3 Special Form Specified Additional Amount of Insurance for Coverage A Dwelling
71419 (04/89)	Building Exclusion Endorsement (Renewal Only)
72378 (02/02)	Water Back up and Sump Overflow
S3704 (02/03)	Homeowners 3 Special Form Special Limit for Mold Coverage
S3O00 (06/05)	Homeowners 3 Special Form Ordinance or Law Coverage - Increased Amount of Coverage
S3S00 (12/06)	Other Structures Exclusion
S3X00 (12/09)	Identity Recovery
H3200 (03/10)	Equipment Breakdown - \$250 Deductible
H3500 (03/10)	Equipment Breakdown - \$500 Deductible
<u>IMPORTANT NOTICES AND FORMS NOT REQUIRED TO BE FILED, BUT ARE ATTACHED SYSTEMATICALLY</u>	
IN091 (08/05)	Important Notice Regarding Dwelling
IN344 (08/14)	Important Notice of Premium Discounts
IN614 (09/06)	Flood and Earthquake Important Notice
CA-GEN-P (07/15)	CA - Important Notice - California Department of Insurance - Race, National Origin and Gender Form
73859 (02/01)	CA - Important Notice - Your Privacy and Its' Protection, CA Insurance Guarantee Association and Consumer Affairs - California
RPD04 (09/09)	Residential Property Insurance Disclosure - California (Attaches to modernLINK application)
S3N0E (08/09)	Homeowners 3 Special Form Residential Property Insurance Disclosure - CA -Extended Replacement Cost (Renewal Only)
S3N0R (09/09)	California Residential Property Insurance Disclosure - CA (Renewal Only)
73139 (12/97)	California Earthquake Offer
V9295 (11/05)	Summary of Rights
SHN06 (07/06)	California Residential Property Insurance - Bill of Rights
H3APP-CA (07/15)	California HO3 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.



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