



**AMERICAN MODERN  
INSURANCE COMPANY**

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**(077)**

*New & Renewal Business 11-15-12*

**J. E. BROWN & ASSOCIATES**

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Walnut Creek, CA 94598

Tel.: 925-947-2990 | 800-955-8213

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## **Manufactured Homeowner Programs**

- **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.  
Please see page 5 and appendix A for earthquake zones.**

## TERRITORY 50

Amador, Butte, 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

# 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, Owner Byline Mobile Home

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

## Mobile Home Program

- Designed for homes that are owner occupied as the primary residence of the insured. This program offers your insured maximum flexibility by allowing them to choose the specific coverages they desire. (No rental or seasonal permitted)

## Seasonal Mobile Home Program

- Designed for any home that is not the primary residence of the insured, but is used by the insured on an intermittent, or non-continuous basis. Vacant or 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
Extended Replacement Cost	Optional	Optional	N/A	N/A	N/A
Replacement Cost	Optional	Optional	N/A	N/A	N/A
Replacement Cost For Partial Losses	Optional	Optional	Optional	Optional	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
Occasional Rental	N/A	Optional	Optional	N/A	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											
<b>Personal Liability (01)</b>	<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.

<b>Increased Medical Payments - Byline &amp; Package (02)</b>	<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							
<b>Personal Liability (01)</b>	<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.

<b>Increased Medical Payments (02)</b>	<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						
<b>Premises Liability (12)</b>	<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	\$0.45
2	\$1.96
3	\$2.61
4	\$2.24
5	\$3.52
6	\$4.36
7	\$4.81
8	\$5.93

##### Tenant Rates per \$1,000

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**

**\*See Appendix A for Earthquake Rating Zones**

## OPTIONAL COVERAGES

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)										
<b>Antenna Coverage</b>	<b>78</b>	Policy includes \$500 of coverage. Mobile Home, Seasonal, Rental/Commercial or Tenant programs – Policy includes \$100 of coverage. To increase, add \$5.00 per each additional \$100 of coverage.										
<b>Equipment Breakdown Coverage</b>	<b>MR</b>	Provides equipment breakdown protection for systems and appliances in the home. Not available on the Tenant program. <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Deductible</u></td> <td style="text-align: center;"><u>Rate</u></td> <td style="text-align: center;"><b>Seasonal/Rental:</b></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>	<b>Seasonal/Rental:</b>	<u>Deductible</u>	<u>Rate</u>	\$500	\$30.00		\$500	\$15.00
<u>Deductible</u>	<u>Rate</u>	<b>Seasonal/Rental:</b>	<u>Deductible</u>	<u>Rate</u>								
\$500	\$30.00		\$500	\$15.00								
<b>Builders Risk Coverage</b>	<b>DY</b>	Available on New Homes (under construction) and New Business only. Non-Premium Bearing. Not available on the Rental/Commercial or Tenant programs.										
<b>Building Exclusion</b>	<b>P5</b>	Removes property and liability coverage for the building described on the endorsement. Not available on the Seasonal, Rental/Commercial or Tenant programs.										
<b>Deductible Options</b>	<b>24</b>	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.										
<b>Enhanced Coverage Endorsement</b>	<b>4M</b>	Increases supplemental coverage limit from standard policy limits. Rate: \$35.00 Not available on the Seasonal, Rental/Commercial or Tenant programs.										
<b>Extended Replacement Cost</b>	<b>6T</b>	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 <b>(54)</b> or Replacement Cost <b>(60)</b> must be present on policy in order to add. Not available on the Seasonal, Rental/Commercial or Tenant programs.										
<b>Fire Department Service Charge</b>	<b>53</b>	Policy includes \$500 of coverage. Mobile Home, Seasonal, Rental/Commercial or Tenant programs – Policy includes \$250 of coverage. To increase, add \$5.00 per each additional \$250 of coverage.										
<b>Golf Cart Physical Damage and Liability Extension</b>	<b>T1</b>	Not available on policies without Personal Liability Coverage. Rate: \$35.00 per cart. Not available on the Rental/Commercial or Tenant programs.										
<b>Hobby Farming Coverage</b>	<b>50</b>	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.										
<b>Identity Recovery</b>	<b>RS</b>	For an additional premium, Identity Recovery coverage can be added to Owner and Seasonal 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.										
<b>Optional Interior Water Damage Deductible</b>	<b>VL</b>	Interior Water Damage Deductible does not apply when All Peril deductible of \$2,500 is present. <table style="width: 100%; border: none;"> <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											
<b>Personal Property Replacement Cost</b>	<b>20</b>	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.										
<b>Replacement Cost</b>	<b>60</b>	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.										
<b>Replacement Cost for Partial Losses</b>	<b>54</b>	Provides replacement cost for partial loss to the Manufactured homes and other structures. Requires home to be insured 80% to 150% of Replacement Cost value. Available for homes new to 30 years old. Rate: \$15.00. Homes over 31 and older. Rate: \$30.00. Not available on the Seasonal, Rental/Commercial or Tenant programs.										

## OPTIONAL COVERAGES (continued)

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)	
<b>Scheduled Personal Property</b>		<p><b>Coverage not provided for professional or business use.</b>                      Not available on the Seasonal or Rental/Commercial programs. <b>Do Not Bind</b> 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>	
		<b>Rate per \$100</b>	
	<b>43</b>	➤ Arts, ceramics, china, antiques and heirlooms	\$ .70
	<b>13</b>	➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories	\$1.60
	<b>22</b>	➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections	\$2.00
	<b>27</b>	➤ Coin collections	\$2.00
	<b>AP</b>	➤ Computers, computer software, discs, equipment and accessories	\$2.00
	<b>05</b>	➤ Furs	\$1.49
	<b>14</b>	➤ Golfing Equipment meaning golf clubs, shoes and bags	\$2.00
	<b>28</b>	➤ Guns, ammunition, equipment and its accessories	\$2.00
	<b>04</b>	➤ Jewelry, watches, precious and semi-precious stones	\$1.49
	<b>44</b>	➤ Musical Instruments, their equipment and accessories	\$ .70
<b>AL</b>	➤ Silverware, goldware, pewter and precious metals	\$ .50	
<b>AN</b>	➤ Tools, building materials and supplies	\$2.00	
<b>18</b>	➤ All Other	\$3.00	
<b>Supplemental Heating Device Surcharge</b>	<b>89</b>	For homes equipped with a supplemental heating device. Rate: \$50.00 per home. Mandatory for all manufactured homes with a supplemental heating device.	
<b>Trip Collision Coverage</b>	<b>71</b>	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.	
<b>Vacancy Permission</b>	<b>59</b>	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.	
<b>Water Back Up of Sewers or Drains</b>	<b>74</b>	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
<b>Owner Package</b>		
<b>Byline Mobile Home</b>		<b>Owner &amp; Byline</b>
For each additional \$100 Other Structures	<b>612</b>	\$0.50
For each additional \$100 Personal Property	<b>512</b>	\$0.25
<b>Seasonal Programs</b>		
For each \$100 Other Structures	<b>612/642</b>	\$0.45
For each \$100 Personal Property	<b>512/522</b>	\$0.30

## PREMIUM RATES FOR RENTAL/COMMERCIAL

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

## TENANT PROGRAM (Product Code 415)

**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 (07/12)  
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.
3. Whole Dollar Premium  
The premium shall be rounded separately for each coverage to the nearest whole dollar.
4. Minimum Written & Earned Premium  
The minimum **written and earned** premium is **\$50**.
5. Dwelling Limit / Insurance to Value  
The dwelling limit is determined by adding the home's value (either the actual cash value, market value, or replacement cost value) plus the respective value of the attached structures, if any, **excluding** the value of the **land**.  
When the home is insured for Replacement 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 MSB RCT Express.
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.

## 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.

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 entireties) 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 / SUBMIT**

**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. Applicant has filed any **bankruptcy** in the **past five (5) years**.
- 4. 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.
- 5. Applications and requests for **unscheduled personal property** limits in excess of **\$20,000 or 100%** of the home limit, whichever is **GREATER**.
- 6. Homes with **built-on additions** (attached structures) exceeding the size of the original mobile home.
- 7. Homes equipped with a **supplemental** heating device that was **not** installed by the home's manufacturer or by a licensed contractor.
- 8. 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.
- Credit history shows financial stability since bankruptcy and circumstances of bankruptcy appear to be resolved.
- 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 that are in foreclosure or have mortgage payments 60 days or more past due.
- 3. Homes located on an island, or within 1000 feet of a seacoast or river.
- 4. Homes supported on poles or pilings (elevated).
- 5. Homes under construction or homes undergoing any renovations that require the home to be vacated, or not connected to utility services.
- 6. Homes where any supplemental heating devices are used as the primary source of heat. Portable kerosene heaters or space heaters are ineligible.
- 7. Sites with prior occurrence of brushfires, floods, or landslides.
- 8. Vacant Mobile Homes.
- 9. Applicant is unemployed, other than retired or disabled.
- 10. Home has more than two lienholder/mortgagors.
- 11. Applicant has had three (3) or more property losses in the last three (3) years.
- 12. Applicant has had two (2) or more Fire, Theft, Liability, Water and/or Flood losses, in any combination in the last three (3) years.
- 13. Homes with any unrepaired damage or boarded-up windows.
- 14. Home with any unrepaired water damage or any water leaks.
- 15. Homes that have been uninsured for more than 90 days immediately prior to the requested effective date.
- 16. 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.

# FORMS LIST

FOR REFERENCE ONLY - Policy Forms, Endorsements and Important Notices will vary by Program, coverages selected and whether the policy is new business or a renewal policy.

## POLICIES AND DECLARATION PAGE

<u>Form Number</u>	<u>Title</u>
M7000 (02/05)	Homeowners Policy for Manufactured Homes
MT000 (01/04)	Tenant Policy for Manufactured Homes
0110-4269 (05/92)	Free Form Declarations Page

## MANDATORY ENDORSEMENTS

71986 (01/04)	Seasonal Home
73111 (01/12)	Enhanced Coverage
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 (01/12)	Special Provisions/Amendatory Endorsement – California
MTA04 (03/06)	Tenant Policy Special Provisions/Amendatory Endorsement – California
MT300 (01/04)	Tenant Policy Home Day Care Exclusion

## OPTIONAL ENDORSEMENTS

M7100 (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
73190 (01/04)	Tenant Animal Liability Exclusion
73230 (01/10)	Mobile Home - California Earthquake and Earthsrement 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
7M100 (01/12)	Replacement Cost
M7200 (01/04)	Builder's Risk Coverage
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
M7ZCA (07/04)	Builder's Risk
M7Z00 (07/04)	Broad Form Perils
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 Exclusion
M7500 (01/04)	Mold Exclusion – Liability
MT500 (01/04)	Tenant Policy Mold Exclusion – Liability

## PREMISES LIABILITY ENDORSEMENTS

71976 (01/10)	Premises Liability
PLM00 (01/04)	Premises Liability Mold Exclusion

## FORMS LIST (continued)

### APPLICATION AND IMPORTANT NOTICES

71484 (05/99)	Your Privacy and It's Protection – California
73235 (01/10)	Earthquake Offer – CA
73271 (07/98)	Important Information California Insurance Guarantee Association
73272 (07/98)	Important Information Consumers Affair – California
IN144 (03/12)	Equipment Breakdown Endorsement - Marketing Notice
IN147 (03/12)	Equipment Breakdown Deductible Change
IN150 (05/11)	Billing Reference Information
IN202 (08/11)	Important Water Damage Deductible
IN220 (02/12)	Important Notice – Flood Exclusion
IN223 (05/12)	Important Notice to California Policyholders
IN225 (05/12)	Important Notice to California Policyholders
IN615 (09/06)	Important Notice – Flood and Earthquake Exclusion
M7N05 (01/12)	HO3 Indexing Important Notice
MHN34 (04/04)	Important Notice – Mold
MHN60 (04/04)	Important Notice – Home Day Care
MRPD4 (01/12)	Residential Property Disclosure Form
PVS00 (04/10)	Privacy Statement and Notice of Information Practices
MHO-MLD 04 (07/12)	Manufactured Homeowners Insurance Application

# HOW TO REACH US WHEN YOU NEED US

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## 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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# AMERICAN MODERN INSURANCE COMPANY

**EXECUTIVE OFFICE**

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