

California



Manufactured Home Program

Program Manual: MH-CA-PM-0001 (04/23)

New Business Dates:

Rates: 4-13-2023

Rules and Underwriting Guidelines: 12-09-2023

American Modern Property and Casualty Insurance Company (071)

Manufactured Home

- Owner-occupied
- Seasonal
- Rental
- Tenant

TABLE OF CONTENTS

Contents	Page
New Business Restrictions	1
Program Characteristics	2
Eligibility and Coverages	3
Policy Form Comparison	4
Optional Coverages	5-6
Liability Coverages and Settlement Options	7
Discounts	8
Underwriting Rules	9-11
General Rules and Definitions	12-14
Procedures and Bill Payment	15
How to Reach Us	Back Cover

NEW BUSINESS RESTRICTIONS

American Modern® is committed to the California market and carefully manages and evaluates its concentration of risk. These evaluations use objective, industry-standard methodologies, such as total insured value and/or other exposure measures, to assess exposure in defined geographic areas. Recent evaluations have led American Modern to implement new business restrictions in certain areas of California.

MANUFACTURED HOME

- ▶ The American Modern Property and Casualty Insurance Company (American Modern) **Manufactured Home** program is designed to provide open peril coverage for an **Owner, Rental** or **Seasonal** occupied manufactured home.
- ▶ A **Manufactured Home** is a factory fabricated, transportable permanent housing unit, which is at least 8 body feet in width and built on a chassis. Designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities. It may be equipped with one or more room sections that fold, collapse, or telescope into the principal unit when being transported and which can be expanded at the site to provide additional living area; or may be built in two or more sections to be joined at the site.
 - **Owner** - a dwelling used as the insured's primary residence for a period of five (5) consecutive months or more annually.
 - **Seasonal** - a dwelling that is not the primary residence of the insured, but one that is used on an intermittent basis as the seasonal, vacation or secondary residence by the insured and his (her) immediate family.
 - **Rental** - a dwelling that is rented to others for residential purposes. Insurance is written to cover the interest of the owner of a rented dwelling.



Owner



Seasonal



Rental

- ▶ The **Tenant** program is designed to provide named peril (including burglary) personal property coverage to tenants residing in rental manufactured home dwellings.
- ▶ **Tiny homes** are acceptable if they contain at least 100 sqft of living space and are permanently located. Tiny homes that are mobile, on a trailer or have wheels are not eligible.



Tiny

ELIGIBILITY AND COVERAGES

Coverages	Owner	Seasonal	Rental	Tenant
Policy Form	MH-CW-P-0001	MH-CW-P-0001	MH-CW-P-0001	MT-CW-P-0001
Policy Term	12 months, Effective 12:01 a.m. Standard Time	12 months, Effective 12:01 a.m. Standard Time	12 months, Effective 12:01 a.m. Standard Time	12 months, Effective 12:01 a.m. Standard Time
Minimum Dwelling Limit	\$5,000	\$5,000	\$5,000	\$5,000
Maximum Dwelling Limit	\$500,000	\$500,000	\$500,000	\$100,000
Dwelling Coverage	Comprehensive	Comprehensive	Comprehensive	N/A
Other Structures	Optional	Optional	Optional	N/A
Personal Property	Optional	Optional	Optional	Named Perils
Loss of Use	Included: 10% of Coverage A Optional: 20% of Coverage A	Included: 10% of Coverage A Optional: 20% of Coverage A	Included: 10% of Coverage A Optional: 20% of Coverage A	Included: 20% of Coverage C
Personal Liability	Optional	N/A	N/A	Optional
Premises Liability	N/A	Optional	Optional	N/A
Medical Payments	Optional	Optional	Optional	Optional
Animal Liability	\$10,000 included when Personal Liability is purchased	N/A	N/A	\$10,000 included when Personal Liability is purchased
All Other Peril Deductible	\$500	\$500	\$500	\$250
Earthquake	Optional	Optional	Optional	Excluded
Water Damage Deductible	\$1,000. Must be greater than or equal to All Other Peril Deductible.	\$1,000. Must be greater than or equal to All Other Peril Deductible.	\$1,000. Must be greater than or equal to All Other Peril Deductible.	N/A
Flood	Optional	Optional	Optional	Excluded
Water Damage	Included: 10% of of Coverage A Optional: 25%, 50%, 100% of Coverage A The Included limit of fungi, wet or dry rot, or bacteria is \$3,500 regardless of the water limit chosen.	Included: 10% of of Coverage A Optional: 25%, 50%, 100% of Coverage A The Included limit of fungi, wet or dry rot, or bacteria is \$3,500 regardless of the water limit chosen.	Included: 10% of of Coverage A Optional: 25%, 50%, 100% of Coverage A The Included limit of fungi, wet or dry rot, or bacteria is \$3,500 regardless of the water limit chosen.	Included: 100% of Coverage C
Loss Settlement				
Partial Loss	Actual Cash Value	Actual Cash Value	Actual Cash Value	Actual Cash Value
Total Loss	Stated Value	Stated Value	Stated Value	Stated Value
Full Repair Cost	Optional	Optional	Optional	N/A
Replacement Cost	Optional	Optional	Optional	Optional (Personal Property Replacement Cost)
Extended Replacement Cost	Optional	Optional	Optional	N/A

POLICY FORM COMPARISON

Policy Form	Manufactured Home	ISO-HO-3
A. DWELLING COVERAGE	All Risk	All Risk
Fire, Lightning and Internal Explosion	Yes	Yes
Smoke	Yes	Yes
Explosion	Yes	Yes
Windstorm/Hail	Yes	Yes
Riot/Civil Commotion	Yes	Yes
Aircraft	Yes	Yes
Vehicles	Yes	Yes
Volcanic Eruption	Yes	Yes
Vandalism or Malicious Mischief	Yes	Yes
Theft	Yes	Yes
Collapse	Yes	Yes
Freezing	Yes	Yes
Water from plumbing, heating, or A/C system.	Yes, but not gradual seepage.	Yes
Power Interruption	No, unless cause of interruption occurred on premises.	No, unless cause of interruption occurred on premises.
Earth Movement, *Flood, Neglect, War, Nuclear Hazard, and Intentional Loss	No *Optional Endorsement is available.	No
Ordinance or Law	Yes	No
B. OTHER STRUCTURES	All Risk Coverage	All Risk Coverage
		10% of Coverage A
C. PERSONAL PROPERTY	All Risk Coverage Including Theft	All Risk Coverage Including Theft
On Premises	100% of Coverage C	100% of Coverage C
Off Premises	10% of Coverage C	100% of Coverage C unless in other Residence Premises
D. LOSS OF USE	10% of Coverage A (up to 20% optional)	20% of Coverage A
SUPPLEMENTARY COVERAGES		
Debris Removal	\$1,000	Reasonable
Dwelling Emergency Removal	Reasonable Expense	
Fire Department Service Charge	\$250	\$500
Plants, Trees, Shrubs, & Lawns	Yes - \$200 coverage, but up to \$100 for any one plant, tree, or shrub.	Yes - 5% of the dwelling limit, but up to \$500 for any one plant, tree, or shrub.
Reasonable Repairs	Reasonable Expense	Reasonable Expense
Credit Card, Fund Transfer Card Or Access Device, Forgery And Counterfeit Money.	\$1,000	\$500
Antennas and Satellite Dishes	\$100	Covered under PE
Food Spoilage	\$100	
Builders Risk	Yes	
LOSS SETTLEMENT		
Dwelling	ACV (Optional: Replacement Cost, Full Repair Cost and Extended Replacement Cost)	Replacement Cost (80/20 Coinsurance Clause)
Other Structures	ACV (Optional: Replacement Cost, Full Repair Cost and Extended Replacement Cost)	Replacement Cost
Personal Property	ACV (Optional: Replacement Cost for all occupancies except Rental)	ACV

Language contained within the Program Manual is for informational purposes only and does not override any policy language. Refer to policy forms and endorsements for full coverage details.

OPTIONAL COVERAGES

Coverages	Important Information	Included Limits	Optional Limits	Manufactured Home			
				O	S	R	T
Difference in Conditions	<p>Two options are available:</p> <ol style="list-style-type: none"> 1. Fire, Lightning, Internal Explosion, and Smoke Exclusion or 2. Fire, Extended Coverage, and Vandalism Exclusion <p>Both options provide a credit. These exclusions are available for locations which return a Wildfire Risk Score that is unacceptable without Difference in Conditions Endorsement.</p> <p>When quoting a policy with a Difference in Conditions Endorsement, be sure the endorsement chosen pairs properly with the CA FAIR Plan Policy:</p> <p>A: The Fire, Lightning, Internal Explosion, and Smoke Exclusion pairs with the Fire, Lightning, Internal Explosion, and Smoke CA FAIR Plan Policy. The Fire, Extended Coverage, and Vandalism Exclusion pairs with the Fire, Extended Coverage, and Vandalism CA FAIR Plan Policy.</p> <p>B: Limits for Dwelling, Other Structures, Personal Property, and Loss of Use coverage on the CA FAIR Plan policy must equal the American Modern policy limits.</p>			X	X	X	
Earthquake	Provides coverage for direct physical loss to property covered under Coverages A and C caused by an earthquake. A 15% deductible will apply separately to each coverage.		Equal to coverage limits minus Earthquake Deductible amount	X	X	X	
Enhanced Coverage	Increases supplemental coverage limits and increases limits for certain categories of personal property from standard policy limits. Also removes the \$2,000 max limit for any combination of personal property.			X			
Fire Department Service Charge	Provides additional coverage for Fire Department Service Charge.	\$250	Buy up is available	X	X	X	X
Flood	Provides coverage for direct physical loss to property covered under coverage A, B, and C caused by flood. A \$1,000 deductible will apply.		Equal to coverage limits minus flood Deductible amount	X	X	X	
Golf Cart Physical Damage and Liability Extension	Provides for loss or physical damage to golf carts and extends liability coverage to apply to non-commercial use of golf carts. Acceptable if not driven on public road ways. Not available for policies without Personal Liability or Premises Liability coverage.			X	X		
Hobby Farming	Extends other structures, personal property & liability coverage to private, not-for-profit farming operations conducted on the residence premises by the insured.			X			
Home Equipment Breakdown Protection	Provides equipment breakdown protection for systems and appliances in the home. Subject to a \$500 deductible.		\$25,000 for all units if equipment is less than 15 years old \$1,500 per unit if equipment is 15 years old or older	X	X	X	
Identity Recovery	Covers identity recovery extra expense insurance and case management services.		\$15,000	X	X		
Loss Assessment	Provides coverage for loss assessment charged during the policy period by a corporation or association of property owners.		\$1,000 \$5,000	X			
Loss of Use	Provides coverage if the home is unfit to live in because of a covered loss while the home is repaired or rebuilt. Tenant program includes 20% Loss of Use of Personal Property limit with base product.	10% of Coverage A limit	20% of Coverage A limit	X	X	X	X

O= Owner-occupied S = Seasonal R = Rental T = Tenant

OPTIONAL COVERAGES (continued)

Coverages	Important Information	Included Limits	Optional Limit	Manufactured Home			
				O	S	R	T
Optional All Other Peril Deductibles	The included All Other Peril Deductible may be changed to higher optional amounts listed. The change does not apply to any coverages with specific deductible limits listed in the endorsement.	\$500	\$750 \$1,000 \$2,500 \$5,000	X	X	X	
Other Structures	Limits available up to 100% of Coverage A. Higher limits may be available, refer to Underwriting.		Up to 100% of Coverage A limit	X	X	X	
Personal Property	Limits available up to 100% of Coverage A or \$20,000 (whichever is higher) for Owner, Seasonal and Rental programs. Limits available between \$5,000 and \$100,000 for Tenant program. Higher limits may be available, refer to Underwriting.		Maximum of 100% of Coverage A or \$20,000 Tenant-maximum \$100,000	X	X	X	X
Scheduled Personal Property	Due to internal policy limits the following items may be scheduled: Jewelry, Furs, Musical Instruments, Silverware, Golfer's Equipment, Fine Arts, Rare Coins, Cameras, Stamps, Computers, Guns, Tools, and other personal property. Coverage limits less than \$20,000 in aggregate, or \$2,500 for any single item require: 1. A detailed description; 2. Serial or model number; 3. Bill of sale or receipt showing the date of purchase along with the purchase price. Coverage limits in excess of \$20,000 in the aggregate, or \$2,500 for any single item require 1. A suitable explanation for total limits in excess of \$20,000; 2. An appraisal, no older than 3 years, for each item, set, or collection valued over \$2,500.		Up to \$10,000 per item - Jewelry, Fine Art, and Furs Up to \$5,000 per item - Excluding Jewelry, Fine Art and Furs	X			X
Trip Collision	Physical damage coverage while the dwelling is being moved. Provides coverage up to 30 days. Coverage must be requested before the leveling blocks/jacks are removed and utilities are disconnected to avoid a coverage lapse. Each section of a Multi-Sectional is considered a unit. Subject to a \$100 deductible per trip.			X	X	X	
Vacancy Permission	Vacancy Permission may be added mid-term to allow an owner occupied home to be vacant during the policy period. When a dwelling goes temporarily vacant this endorsement can be added to prevent having to cancel and rewrite the policy.			X			
Water Backup and Sump Overflow	Provides coverage for losses caused by water which backs up through sewers or drains. Subject to a \$250 deductible.		\$5,000	X	X	X	
Water Damage	Water Damage Coverage may be reduced increased from 10% of Coverage A to 25%, 50%, or 100% The included limit of fungi, wet or dry rot, or bacteria is \$3,500 regardless of the water limit chosen Water coverage is provided in the policy subject to exclusions. Flood is excluded from this coverage. If prior water loss greater than \$5,000, Refer, Do Not Bind with explanation.	10% of Coverage A	25% 50% 100%	X	X	X	
Water Damage Deductible	Applies to losses from a covered water damage claims. Water damage is specific to causes of loss 'Appliance/Plumbing Failure with ensuing water damage' and 'Weather-Freezing.' The Water Damage Deductible must be greater than or equal to the All Other Peril Deductible subject to a \$1,000 minimum. It is applicable on a per dwelling, per loss occurrence basis.	\$1,000	\$1,500 \$2,500 \$5,000	X	X	X	

O= Owner-occupied S = Seasonal R = Rental T = Tenant

LIABILITY COVERAGES						
Liability Coverages	Important Information	Optional Limits	Manufactured Home			
			O	S	R	T
Medical Payments	\$500 each person / \$25,000 each occurrence included when Personal or Premises Liability is present.	\$1,000 \$2,000 \$5,000	X	X	X	X
Mold and Remediation Liability	Personal Liability coverage is a prerequisite. Available for owner policies with Personal Liability.	\$25,000.	X			
Personal Liability	Includes when purchased: Medical Payments - \$500 Each Person / \$25,000 Each Occurrence Damage to Property of Others - \$500 Each Occurrence. Animal Liability Sub-limit - \$10,000.	\$25,000 \$50,000 \$100,000 \$200,000 \$300,000 \$500,000	X			X
Premises Liability	Includes when purchased: Medical Payments - \$500 Each Person / \$25,000 Each Occurrence.	\$25,000 \$50,000 \$100,000 \$200,000 \$300,000 \$500,000		X	X	
Secondary Residence	Selected limits must equal Personal Liability and Medical Payments limits. Includes when purchased: Medical Payments - \$500 Each Person / \$25,000 Each Occurrence. Damage to Property of Others - \$500 Each Occurrence.	\$25,000 \$50,000 \$100,000 \$200,000 \$300,000 \$500,000	X			

EXCLUSIONS					
Coverages	Important Information	Manufactured Home			
		O	S	R	T
Animal Liability Exclusion	This exclusion is used to remove Animal Liability when necessary for risk acceptance. Please refer to the Underwriting section for more detail.	X			X
Specific Building/ Structure Exclusion	This exclusion removes coverage for a specific structure when the structure is in disrepair or there are other underwriting concerns that would make the risk ineligible. The specific structure to be excluded must be provided.	X	X	X	

O= Owner-occupied S = Seasonal R = Rental T = Tenant

SETTLEMENT OPTIONS

DWELLING AND OTHER STRUCTURES:			Manufactured Home			
Loss Settlement Options	Important Information	Insurance Value	O	S	R	T
Actual Cash Value	The actual cash value at the time of loss, but not more than the amount required to repair or replace the damaged property. This option is included in the base policy.	100% Market Value (less land value) not to exceed replacement cost.	X	X	X	
Extended Replacement Cost	Provides an additional amount of insurance up to 20% of Coverage A Limit of Liability. Must be insured to 100% of Replacement Cost. Not available in Stationary Travel Trailer. Minimum \$20,000 dwelling limit if total dwelling living area is less than 1,000 SQ FT. Minimum \$30,000 dwelling limit if total dwelling living area is 1,000 SQ FT or more.	100% full replacement cost excluding land value.	X	X	X	
Replacement Cost	The cost to repair or replace, subject to conditions set in the policy endorsement. Not available for Stationary Travel Trailer. Minimum \$20,000 dwelling limit if total dwelling living area is less than 1,000 SQ FT. Minimum \$30,000 dwelling limit if total dwelling living area is 1,000 SQ FT or more.	100% full replacement cost excluding land value.	X	X	X	
Full Repair Cost	Full Repair includes the full cost of repair without deduction for depreciation of the Structure.	100% Market Value less land value.	X	X	X	
PERSONAL PROPERTY:						
Actual Cash Value	The actual cash value at the time of loss, but not more than the amount required to repair or replace the damaged property. This settlement is included in the base policy.		X	X	X	X
Personal Property Replacement Cost	The cost to repair or replace, subject to conditions set in the policy form. When adding this coverage to an existing policy with 2 or more losses, refer to Underwriting.		X	X		X

O= Owner-occupied S = Seasonal R = Rental T = Tenant

DISCOUNTS

Discounts	Important Information	Manufactured Home			
		O	S	R	T
Auto-Home	This discount is available for insureds who have an auto policy that is directly written by an American Modern agency partner.	X	X	X	X
Claims Free	This discount applies when an insured does not have any claims with a dollar amount paid above \$500 within the past 3 years evaluated as of the effective date of the policy and the loss is not associated with Medical Payments only or a Property Claims Services (PCS-a Verisk company) designated catastrophe event.	X	X	X	X
Firewise USA® Recognition Program	This discount is available when the insured residence is located within a community that is recognized by the Firewise USA® Recognition Program.	X	X	X	
Parcel Level Discount (IBHS Wildfire Prepared Home™ or Cal Fire™ or Local Fire Chief Inspection)	This discount is available when the insured residence: 1) is certified as an IBHS Wildfire Prepared Home™, or 2) has a certified AB38 Defensible Space Inspection, or 3) has a certified Defensible Space Inspection completed by a local fire chief	X	X	X	
Multi-Policy	This discount is available when the insured has two or more of a different policy form, under the same account within AMsuite®.	X	X	X	X

O= Owner-occupied S = Seasonal R = Rental T = Tenant

PRIOR LOSS HISTORY

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

Manufactured Home	
LOSSES** IN THE PAST 3 YEARS	Refer to underwriting if more than 1 Fire, Theft/Burglary, Liability, Water, and or Flood loss. Refer to underwriting if more than 2 of any other single cause of loss excluding weather.
	*3 or more losses when insured owns 6 or more dwellings, Refer to Underwriting.
REFER, DO NOT BIND	FIRE LOSSES > \$5,000 Provide details of fire, including preventative measures taken to prevent future fires. A copy of the fire report is required. Arson, undetermined cause, or intentional act by applicant NOT acceptable.
	ALL LIABILITY LOSSES Maximum available \$100,000 Liability and \$1,000 Med Pay with any paid liability loss of \$500 or more.
	THEFT LOSSES > \$2,500 Provide preventative measures taken.
	WATER LOSSES > \$5,000 Provide preventative measures taken.
	EXCLUDING A CLUE LOSS Applicable when excluding a loss greater than \$500 reported by CLUE and loss is within 3 years of the policy effective date.

**Losses are valid if \$500 or more paid and loss occurred within 3 years of the policy effective date and the loss is not associated with Medical Payments only or a Property Claims Services (PCS-A Verisk company) designated catastrophe event.

RISK CHARACTERISTICS

- | | |
|-----------------------------|--|
| Animals | <ul style="list-style-type: none"> ▶ Applicants with large, unusual, exotic, vicious, or potentially vicious animals are ONLY acceptable with the Animal Liability Exclusion, or if the policy is written without liability coverage. Animals in this category include, but are not limited to: <ul style="list-style-type: none"> • 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, Llamas, Alpacas, Emus, Horses, Farm or Ranch animals, or any type of wild exotic animals or pets. |
| Built-on Additions | <ul style="list-style-type: none"> ▶ Photos must be provided 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. |
| Business on Premises | <ul style="list-style-type: none"> ▶ Some incidental businesses on premises may be eligible. <ul style="list-style-type: none"> • This could include home offices, and other small businesses with very light or no foot traffic. Depending on the nature of the business, it may be eligible either with or without liability coverage, at the underwriter's discretion. • Ineligible businesses include, but are not limited to: home day care, beauty salons, automotive repair, welding, dog kennels, retail stores, businesses with increased liability hazards and any business where potentially dangerous chemicals, pollutants, extreme heat/flame or dangerous activities may be involved. ▶ Refer to Underwriting for approval: Incidental Businesses with any foot traffic. Liability is not available with any business employees. |
| Farming on Premises | <ul style="list-style-type: none"> ▶ Acceptable if liability coverage is NOT included, unless owner occupied and risk qualifies for Hobby Farming. |
| Hobby Farming | <ul style="list-style-type: none"> ▶ Applicants with employees are not acceptable. ▶ Applicants must have Hobby Farm with gross receipts under \$5,000. (Owner only). ▶ Farm animals may be acceptable when purchasing Hobby Farm coverage. If there are any horses or other animals with less than 6 combined number of horses and cows/donkeys and no emus, ostriches, or llamas then Liability coverage is available with review. ▶ If Hobby Farm coverage is requested and the combined number of horses and cows/donkeys is greater than 5, OR there are any emus, ostriches or llamas, then Animal Liability Exclusion is required. |

RISK CHARACTERISTICS (continued)

In Name of Corporation	<ul style="list-style-type: none"> ▶ Owner and Tenant occupied acceptable if Personal Liability coverage is NOT included. ▶ Premises liability coverage is available for Rental and Seasonal risks.
Occasional Rental	<ul style="list-style-type: none"> ▶ Owner or seasonally occupied homes rented out for any length of time must purchase the Occasional Rental coverage for acceptability. ▶ The home should not be intended to be a weekly rental during a high peak rental season. If this home is intended for weekly rental during a high peak rental season, the risk should be written as a Rental.
Steps, Porches, and Decks	<ul style="list-style-type: none"> ▶ Must have secured handrails if 3 feet or more above the ground. ▶ Risks not meeting these criteria are acceptable if liability coverage is NOT included.
Supplemental Heating	<ul style="list-style-type: none"> ▶ Supplemental heating devices include wood/coal/pellet or any other solid fuel burning device. Supplemental Heating Device Surcharge will be applied.
Swimming Pools	<ul style="list-style-type: none"> ▶ In-ground pools must have a fence, at least four feet high with a locking gate that encloses the pool. ▶ Above-ground pools must have either a fence at least four feet high with a locking gate that encloses the pool, or steps and ladders that can be secured, locked, or removed when the pool is not in use. ▶ Risks not meeting these criteria are acceptable if liability coverage is NOT included.
Uninsured Properties	<ul style="list-style-type: none"> ▶ Dwellings uninsured for eight (8) to 90 days then Refer to Underwriting for approval with explanation. ▶ Dwellings uninsured for more than 90 days are ineligible.
Wildfire Risk	<ul style="list-style-type: none"> ▶ Defensible Space General Guidelines <ul style="list-style-type: none"> • Homes in the Wildland Urban Interface (WUI) must be compliant with California PRC 4291, CalFire Ready and Institute for Business and Home Safety (IBHS) best practices • 5', 30' and 100' zones of defensible space from the insured buildings • Homes located on slopes or on canyon rims may require additional clearance • Roof must be in good condition, free of debris and well maintained
Geographical Catastrophe/ Accumulation Management	<ul style="list-style-type: none"> ▶ To effectively manage Company solvency ratios and catastrophe accumulation of exposure, the Company may establish geographic-based restrictions on new business binding authority and/or requests to increase coverage on existing policies, in accordance with industry-specific, commonly used objective exposure measure thresholds.

REFER FOR UNDERWRITING APPROVAL - DO NOT BIND

- ▶ Applicants non-renewed or canceled by the prior carrier due to excess losses, large losses, payment problems or physical hazards must provide additional explanation for non-renewal or cancellation.
- ▶ Adding liability coverage to an existing policy
- ▶ Additional insureds when:
 - More than three
 - More than one additional Insured is added as the Primary Named
 - Relationship to primary named insured is "other"
- ▶ Backdating policy changes and rewrite transactions when there is an open claim on the policy
- ▶ Business employees who work on the premises when Liability is requested.
- ▶ If the dwelling cannot be reached by a road.
- ▶ Located in an area that is prone to or has had a prior occurrence of landslide.
- ▶ Mid-term flood endorsement. Endorsements must have an effective date 14 days after the application date
- ▶ More than one property manager per unit or more than one park owner
- ▶ More than two mortgagees
- ▶ Total living area less than 100 sq ft or greater than 3,500 sq ft
- ▶ Dwellings uninsured for 91 days or greater.

RISKS THAT ARE NOT ACCEPTABLE - DO NOT BIND - DO NOT REFER TO UNDERWRITING

- Applicant with these Characteristics:**
- ▶ If an Additional Insured is a minor.
 - ▶ If Primary Named Insured is a minor.
 - ▶ Past conviction for arson, fraud, or other insurance-related offenses.
 - ▶ Three or more losses of any kind in the last three years (For additional guidelines see "Prior Loss History").

- Flood Unacceptable Risks**
- ▶ Any manufactured home located within 1000 feet of a river, lake, bay, the ocean or other body of water.
 - ▶ Manufactured homes located in American Modern Flood Territories 40 or 41. If geocode confidence level = low, then submit to UW for review.
 - ▶ Commercial Risks, stationary travel trailers and tiny homes < 400 sq ft (HUD guidelines).
 - ▶ Manufactured homes with a Coverage A limit of less than \$20,000.
 - ▶ New Business applicants where the Manufactured Home is located on the site of a prior flood loss.
 - ▶ Renewal and rewrite business with two or more flood losses in five years.

- Liability Concerns:**
- ▶ Animals on the premises that have a previous bite history or vicious propensities, or wild or exotic animals or farm animals (unless Hobby Farm) when Personal Liability is purchased unless the Animal Liability Exclusion is selected.
 - ▶ Akitas, Dobermans, Chows, Rottweilers, Pit Bulls, wolves or wolf hybrids or any mix of these breeds on the premises when Personal Liability is purchased unless the Animal Liability Exclusion is selected.
 - ▶ Farming on the premises when liability is requested unless owner occupied and risk qualifies for Hobby Farming.
 - ▶ If Hobby Farm coverage is requested and the combined number of horses and cows/donkeys is greater than 5, OR there are any emus, ostriches, or llamas, then Animal Liability Exclusion is required.
 - ▶ Pools that are not enclosed by a fence at least 4 feet tall that has a locked gate, or the steps and ladders to the pool cannot be secured or removed when it is not being used when requesting Liability coverage.
 - ▶ Primary named insured is a company other than a trust and Personal Liability Coverage is requested.

- Construction/Condition/Use:**
- ▶ Dwellings that are 31 years of age and older are ineligible for new business.
 - ▶ Businesses on the premises which increase the property of liability hazard, for examples (but not limited to): hazardous chemicals, pollutants, extreme heat or flame, riding stable or dog kennel.
 - ▶ Condemned or abandoned
 - ▶ Day care on the premises
 - ▶ If the dwelling has the following characteristics:
 - any water leaks or unrepaired water damage
 - any windows that are broken or boarded-up, or any other unrepaired damage
 - under construction or undergoing a major renovation (Minor renovations are acceptable and include painting, roof repairs, carpeting, and plastering.)
 - ▶ Owner and seasonally occupied dwellings that are rented out for any length of time unless the Occasional Rental Coverage is purchased.
 - ▶ Supported by raised poles or pilings that are over 6 feet tall.

- Utilities:**
- ▶ Without utilities such as natural gas, electric, or water unless seasonal.

- Location and Other:**
- ▶ Locations for new business quotes which return a Wildfire HD Risk Score of 7 or higher for full coverage. Scores greater than or equal to 23 will not be eligible for renewal unless they have a difference in conditions selected.

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

GENERAL RULES AND RATING INFORMATION

1. **Age of Home Determination** Determine the age of the home as follows:
(**effective year** of the policy **minus (-)** **model year** of the home)
2. **Application** The application and all forms should be completed in AMsuite and printed or electronically signed. The agent's and applicant's signatures are required.
For any documents that require a signature, AMsuite offers the ability to electronically sign documents. An e-mail and a mobile phone number are required from the insured to complete the process. Not all situations will allow for e-signature, AMsuite will determine the eligibility to electronically sign the documents.
3. **Binding**
 - a. All applications should be entered completely into AMsuite. Rules in AMsuite will determine if coverage can be bound.
 - b. If the quote is required to be referred to underwriting for review, it is the agent's responsibility to notify the customer at the time of referral that the risk is not bound.
 - c. Unbound referred applications in AMsuite that do not meet our underwriting guidelines will be rejected and the agent will be notified by an assigned activity in AMsuite or by email.
 - d. If an issue is rejected, a notice will not go out to the customer so it is the agent's responsibility to notify the customer that a policy will not be issued. A declination notice may be produced upon request.
4. **Claims Verification** A C.L.U.E. report showing past claims history will be ordered.
5. **Dwelling Limit / Insurance to Value** **Homes may be insured to actual cash value, market value, or replacement cost 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.
6. **Inspection Fee** An inspection report may be reviewed as part of the underwriting evaluation for any applicant. An Inspection Fee will be charged when ordered. The fee is waived when an inspection ordered is a duplicate of a recent inspection and no changes to the risk have occurred, or in cases where a policy is rewritten and the inspection is cancelled due to being a duplicate of a recent inspection.
7. **Mailing Address** Any mailing address must be located within the United States of America.
Canadian Customers - A policy may be written on an eligible property located in the United States for a Canadian customer. All mailings to the insured must be sent to a mailing address within the United States (other than the mailing address of the producing agent).
8. **Minimum Written & Earned Premium** There is a \$100 minimum **written** and \$50 **earned** premium for all programs.
9. **Transfer or Assignment** Policies may **not** be transferred or assigned.
10. **Whole Dollar Premium** The premium shall be rounded separately for each coverage to the nearest **whole dollar**. Any premium changes effective mid-term will be rounded to the penny.

TEMPORARY SUSPENSION OF WRITINGS

During Temporary Suspension 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.

Temporary Suspension of Writing applies to any risk that is located within any zone or area that is subject to one or more of the following criteria:

Impending Severe Weather

- ▶ Tornado watches and/or warnings; or
- ▶ Flood watches and/or warnings; or
- ▶ Tropical storm or Hurricane watches and/or warnings; or
- ▶ Any other Warning, Watch, or Emergency Alert published by the National Weather Service.

Earthquake

- ▶ The entirety of any County of which any part is within 100 miles of the epicenter of any earthquake or aftershock of 5.0 Richter (or greater). Restrictions begin with the occurrence of such an earthquake or aftershock, and continue for a period of 72 hours.

Wildfire

- ▶ A wildfire alert is in effect; or
- ▶ Any area that has been designated as a pre-evacuation or mandatory evacuation zone; or
- ▶ An active fire line is within close proximity of any proposed risk.

In addition, Binding Restrictions may be implemented for any potentially catastrophic event based on criteria defined by American Modern. These restrictions are posted in AMsuite and also on the amig.com/bindingrestrictions webpage. However even if a binding restriction is not listed in AMsuite or on amig.com, but meets any of the above criteria, the temporary suspension of writings should be followed. Producers are encouraged to monitor information resources such as the news when there are impending severe weather or catastrophic events in the area.

CANCELLATION PROCEDURES

A request to cancel a policy with American Modern should be made within 90 days of the requested cancellation date. If the request is received more than 90 days after the requested cancellation date, the request must also be accompanied by the following:

- ▶ A declaration page from another carrier showing coverage in force from that date; or
- ▶ A bill of sale or other proof that the insured no longer had an interest in the home from the date.

Other acceptable reasons for backdating a cancellation request:

- ▶ Duplicate American Modern policy providing coverage for the same risk exists – valid American Modern policy number must be provided.
- ▶ The request to cancel is due to a total loss to the home and the cancellation date is after the total loss.
- ▶ No flat cancellation is allowed if coverage has been provided under our policy.

DEFINITIONS

1. **Owner-Occupied** Manufactured homes and stationary travel trailers 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. (Homes may not be rented to others for any length of time unless the Occasional Rental endorsement is added.)
2. **Seasonal** 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 and only when the Occasional Rental endorsement is present.
3. **Rental** Dwellings owned by the insured that are rented to others for residential purposes.
4. **Tenant** An insured living in a rented manufactured home.
5. **Vacant** Homes that are unoccupied whether or not the contents have been removed. These may be written in the Dwelling Basic Vacant Program.
6. **Doublewide / Multi-Sectional Home** Multiple sections joined together to form one unit, as intended by the manufacturer.
7. **Other Structures** Structures on the dwelling premises which are not attached to the home. (Including septic tanks.)
8. **In Park** Manufactured home park with 26 or more occupied spaces.
9. **Out of Park** Private property or mobile home park with 25 or fewer spaces.
10. **Supplemental Heating** Wood, coal or pellet burning stoves, space heaters, fireplace inserts or any other solid fuel burning device that is not centralized.
11. **Occasional Rental** The home may be intermittently rented for less than a three month period on an annual basis as long as the home continues to meet the underwriting guidelines set for the appropriate owner or seasonal programs. In addition, the home should not be intended to be a weekly rental during a high peak rental season.

QUOTING PROCEDURE

Quoting and issuance of policies will only be available through AMsuite. If you do not have access to our website, please call your Account Manager or General Agent, whichever applies.

In AMsuite, an accurate quote will be ensured by entering all of the requested information. On the QUALIFICATION page, you will be asked to verify some information about the applicant before reports can be ordered. On the QUALIFICATION page are our disclosures to the insured that third party reports may be ordered. **You must read the disclosure statement(s) to the insured before proceeding.**

PAYMENT PLANS

Payment plan availability varies based on the premium of the policy. AMsuite will only display payment plans that are available based on the policy premium.

ANNUAL POLICIES

1. Paid in Full - 100% down with no remaining installments.
2. Semi-Annual Plan - 50% down with 1 remaining installment. EFT available for this plan.
3. Quarterly Pay Plan - 25% down with 3 remaining installments. EFT available for this plan.
4. Bi-Monthly Plan - 20% down with 5 remaining installments. EFT available for this plan.
5. EZPay Monthly - 20% down with up to 10 remaining installments. **MUST** be recurring electronically.

A service fee will be assessed for each remaining installment. Late fees, reinstatement fees and insufficient fund fees may apply.

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

Payments delivered via USPS:

American Modern Insurance Group

PO Box 740167

Cincinnati OH 45274-0167

Payments delivered via UPS or FedEx (overnight):

Fifth Third Bank

5050 Kingsley Drive

Cincinnati, Ohio 45227

Attn: 1MOC1N – Rlbx 740167

AMsuite support

Call: 1-866-527-9583

Hours: Monday to Friday, 8 a.m. to 5 p.m. Eastern

Evenings, weekends, and holidays, calls will be answered by voice mail and returned within one hour.

Monday – Friday 5 p.m. to 9 p.m.

Weekends and holidays 8 a.m. to 9 p.m.

E-mail: systemsupport@amig.com

Hours: Monday to Friday, 8 a.m. to 5 p.m. Eastern

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

Report a claim

Email: plclaims1@amig.com

Call: 1-800-375-2075

Fax: 1-513-947-4040

Attn: Claims Customer Service

- opening a personal lines claim
- check personal lines claim status

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.



MH-CA-PM-0001 (04/23)

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or not be available for all risks or in all states. Rates and discounts vary, are determined by many factors, and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including but not limited to American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1.)

American Modern Insurance Group, American Modern, AMsuite, modernLINK, and Homeowners FLEX are registered trademarks of American Modern Insurance Group, Inc.

© 2022 American Modern Insurance Group, Inc. All rights reserved.