



AMERICAN MODERN HOME INSURANCE COMPANY

(077)

New & Renewal Business 9-15-06

Manufactured Homeowner Programs

- Owner Occupied Multi or Single-Sectional Package
- Seasonal Mobile Home
- Rental/Commercial Mobile Home
- Tenant Mobile Home

TERRITORY DEFINITIONS

TERRITORY 50

Entire State

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, Mastercard, American Express, and Discover.

A SERVICE CHARGE IS ASSESSED FOR EACH INSTALLMENT, INCLUDING THE DOWN PAYMENT.

WHICH PROGRAM TO USE?

Multi-Sectional Package

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

Single-Sectional Package

- Designed for single-sectional 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 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.

Tenant Program

- Designed to provide personal property coverage for individuals renting a manufactured home.
- Named Perils, including Burglary
- Minimum Limit of \$5,000 and maximum limit of \$25,000 is available
- **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	MULTI-SECTIONAL/ SINGLE-SECTIONAL PACKAGE	MOBILE HOME PROGRAM	SEASONAL MOBILE HOME	RENTAL/ COMMERCIAL	TENANT PROGRAM
Comprehensive Dwelling Coverage	Included	Included	Included	Included (Broad Form Optional)	N/A
Comprehensive Other Structures	10% of Dwelling Limit	Optional	Optional	Optional (Broad Form Optional)	N/A
Personal Property	Comprehensive Multi-sectional: 50% of Dwelling Limit Single-sectional: 40% of Dwelling Limit	Comprehensive Optional	Comprehensive Optional	Broad Form Optional	Named Perils Included
Limited Fungi Wet or Dry Rot or Bacteria Coverage	\$10,000 Combined Section I	\$10,000 Combined Section I	\$10,000 Combined Section I	\$10,000 Combined Section I	N/A
Personal Liability Medical Payments Damage to Property of Others	\$50,000 \$500/\$25,000 \$500 per occurrence	Optional	Optional	N/A	Optional
Animal Liability	\$10,000 per occurrence	\$10,000 if Personal Liability is purchased	\$10,000 if Personal Liability is purchased	N/A	\$10,000 if Personal Liability is purchased
Premises Liability	N/A	N/A	N/A	Optional	N/A
Stated Value	Included	Included	Included	Included	N/A
Replacement Cost For Partial Losses	Optional	Optional	Optional	Optional	N/A
Personal Property Replacement Cost	Optional	Optional	N/A	N/A	N/A
Deductible	\$500 All Perils	\$500 All Perils	\$500 All Perils	Selected Options \$250, \$500 \$1,000 or \$2,500	\$250 All Other Perils \$500 Burglary
Earthquake Coverage	Optional	Optional	Optional	Optional	N/A
Scheduled Personal Property	Optional	Optional	N/A	N/A	N/A

SUPPLEMENTARY COVERAGES

COVERAGES	MULTI-SECTIONAL/ SINGLE-SECTIONAL PACKAGE	MOBILE HOME PROGRAM	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, maximum)	*N/A	*10% of dwelling limit (\$30 per day, maximum)	20% Per. Prop. Limit (\$30 per day, maximum)
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	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 (01/04), 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

MULTI-SECTIONAL/SINGLE-SECTIONAL PACKAGE PROGRAMS

COVERAGE	OPTIONAL LIMITS				
Personal Liability (01) 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. Limited Fungi, Wet or Dry Rot, or Bacteria Coverage \$50,000	<u>\$50,000</u> Included	<u>\$100,000</u> \$24.00	<u>\$200,000</u> \$28.00	<u>\$300,000</u> \$44.00	
Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u> \$5.00		<u>\$2,000 / \$25,000</u> \$7.00		
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.					
	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>
\$500	\$8.00	\$9.00	\$10.00	\$12.00	\$14.00
\$1,000	\$9.00	\$10.00	\$11.00	\$12.00	\$14.00
\$2,000	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00

MOBILE HOME & SEASONAL PROGRAMS

COVERAGE	OPTIONAL LIMITS				
Personal Liability (01) 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. Limited Fungi, Wet or Dry Rot, or Bacteria Coverage \$50,000	<u>\$25,000</u> \$20.00	<u>\$50,000</u> \$27.00	<u>\$100,000</u> \$51.00	<u>\$200,000</u> \$55.00	<u>\$300,000</u> \$71.00
Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u> \$5.00		<u>\$2,000 / \$25,000</u> \$7.00		
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. Not available for the Seasonal Program.					
	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>
\$500	\$8.00	\$9.00	\$10.00	\$12.00	\$14.00
\$1,000	\$9.00	\$10.00	\$11.00	\$12.00	\$14.00
\$2,000	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00

RENTAL/COMMERCIAL PROGRAMS

COVERAGE	OPTIONAL LIMITS		
Premises Liability (12) Includes Medical Payments of \$500 each person, \$10,000 each occurrence. Limited Fungi, Wet or Dry Rot, or Bacteria Coverage \$50,000	<u>\$50,000</u> \$45.00	<u>\$100,000</u> \$49.00	<u>\$300,000</u> \$60.00

TENANT PROGRAM

COVERAGE	OPTIONAL LIMIT
Personal Liability (01) 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.	<u>\$25,000</u> \$20.00
Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u> \$5.00
	<u>\$2,000 / \$25,000</u> \$7.00

OPTIONAL COVERAGES

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)																																										
Antenna Coverage	78	Multi-Sectional and Single-Sectional Programs – Policy includes \$500 of coverage. Mobile Home, Seasonal and Rental/Commercial programs – Policy includes \$100 of coverage. To increase, add \$5.00 per each additional \$100 of coverage. Not available on the Tenant program.																																										
Builders Risk Coverage	DY	Available on New Homes (under construction) and New Business only. Non-Premium Bearing. Not available on the Seasonal, Rental/Commercial or Tenant programs.																																										
Deductible Options	24	To decrease the \$500 deductible to \$250, add \$25.00 per home. To increase the \$500 deductible to \$1,000, deduct \$40.00 per home. Does not apply to the earthquake deductible if purchased. Not available on the Rental/Commercial or Tenant programs.																																										
Earthquake Coverage	86	10% deductible per coverage, \$1,000 minimum. Rate: \$0.65 per \$1,000. Minimum premium of \$15.00 applies. Premium is fully earned. Not available on the Tenant program.																																										
Enhanced Coverage Endorsement	4M	Available on Multi-sectional and Single-sectional Programs only. Increases supplemental coverage limits from standard policy limits. Rate: \$20.00 per home per year																																										
Fire Department Service	53	Multi-Sectional and Single-Sectional Package – Policy includes \$500 of coverage. Mobile Home, Seasonal and Rental/Commercial programs – Policy includes \$250 of coverage. To increase, add \$5.00 per each additional \$250 of coverage. Not available on the Tenant program.																																										
Flood Coverage Charge	84	Rate: \$15.00 per home, per year.																																										
Golf Cart Physical Damage and Liability Extension	T1	Not available on policies without Personal Liability Coverage. Rate: \$35.00 per cart. Not available on the Rental/Commercial or Tenant programs.																																										
Hobby Farming Coverage	50	This coverage extends Other Structures, Personal Property, and Liability Coverage to private, not-for-profit farming operations conducted on the residence premises by the insured. Rate: \$40.00. Not available on the Seasonal, Rental/Commercial or Tenant programs.																																										
Identity Fraud Expense Coverage	6P	<table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;">Expense Limit</th> <th style="text-align: left; border-bottom: 1px solid black;">Annual Premium</th> </tr> </thead> <tbody> <tr> <td>\$5,000</td> <td>\$25.00</td> </tr> <tr> <td>\$10,000</td> <td>\$40.00</td> </tr> </tbody> </table> Not available on the Seasonal, Rental/Commercial or Tenant programs.	Expense Limit	Annual Premium	\$5,000	\$25.00	\$10,000	\$40.00																																				
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Personal Property Replacement Cost	20	Limit of Liability must equal Personal Property Limit. Rate: \$0.20 per \$100 of coverage. Not available on the Seasonal, Rental/Commercial or Tenant programs.																																										
Replacement Cost for Partial Losses	54	The home must be insured to 100% of the home's replacement value. Available for homes new to 15 years old. Rate: \$10.00 per home, per year. Not available on the Tenant program.																																										
Scheduled Personal Property		<p>Coverage not provided for professional or business use. Not available on the Seasonal, Rental/Commercial or Tenant programs. Do Not Bind limits in excess of \$20,000 in the aggregate, or \$2,500 for any single item. A suitable explanation is required for total limits in excess of \$20,000. An appraisal, no older than 3 years, must be submitted for each item, set, or collection valued over \$2,500.</p> <table style="width: 100%; border: none;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 80%;"></th> <th style="text-align: right; width: 10%;">Rate per \$100</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">43</td> <td>➤ Arts, ceramics, china, antiques and heirlooms</td> <td style="text-align: right;">\$.70</td> </tr> <tr> <td style="text-align: center;">13</td> <td>➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories</td> <td style="text-align: right;">\$1.60</td> </tr> <tr> <td style="text-align: center;">22</td> <td>➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections</td> <td style="text-align: right;">\$1.00</td> </tr> <tr> <td style="text-align: center;">27</td> <td>➤ Coin collections</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: center;">AP</td> <td>➤ Computers, computer software, discs, equipment and accessories</td> <td style="text-align: right;">\$1.50</td> </tr> <tr> <td style="text-align: center;">05</td> <td>➤ Furs</td> <td style="text-align: right;">\$.52</td> </tr> <tr> <td style="text-align: center;">14</td> <td>➤ Golfing Equipment meaning golf clubs, shoes and bags</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: center;">28</td> <td>➤ Guns, ammunition, equipment and its accessories</td> <td style="text-align: right;">\$2.00</td> </tr> <tr> <td style="text-align: center;">04</td> <td>➤ Jewelry, watches, precious and semi-precious stones</td> <td style="text-align: right;">\$1.49</td> </tr> <tr> <td style="text-align: center;">44</td> <td>➤ Musical Instruments, their equipment and accessories</td> <td style="text-align: right;">\$.70</td> </tr> <tr> <td style="text-align: center;">AL</td> <td>➤ Silverware, goldware, pewter and precious metals</td> <td style="text-align: right;">\$2.50</td> </tr> <tr> <td style="text-align: center;">AN</td> <td>➤ Tools, building materials and supplies</td> <td style="text-align: right;">\$2.50</td> </tr> <tr> <td style="text-align: center;">18</td> <td>➤ All Other</td> <td style="text-align: right;">\$3.00</td> </tr> </tbody> </table>			Rate per \$100	43	➤ Arts, ceramics, china, antiques and heirlooms	\$.70	13	➤ Audio or video recording devices, camcorders, cameras, records, tapes, compact discs, laser discs and accessories	\$1.60	22	➤ Books, manuscripts, tickets, photographs, stamp, card and comic book collections	\$1.00	27	➤ Coin collections	\$2.00	AP	➤ Computers, computer software, discs, equipment and accessories	\$1.50	05	➤ Furs	\$.52	14	➤ Golfing Equipment meaning golf clubs, shoes and bags	\$2.00	28	➤ Guns, ammunition, equipment and its accessories	\$2.00	04	➤ Jewelry, watches, precious and semi-precious stones	\$1.49	44	➤ Musical Instruments, their equipment and accessories	\$.70	AL	➤ Silverware, goldware, pewter and precious metals	\$2.50	AN	➤ Tools, building materials and supplies	\$2.50	18	➤ All Other	\$3.00
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OPTIONAL COVERAGES

Supplemental Heating Device Surcharge	89	For homes equipped with a supplemental heating device. Rate: \$35.00 per home. Not available on the Tenant program.
Trip Collision Coverage	71	Limited to 30 days, \$100 deductible. Each section of a Multi-Sectional is considered a unit. Rate: \$25.00 per unit, per trip. Premium is fully earned. Not available on the Tenant program.
Vacancy Permission	59	Rate: \$30.00 for the remainder of the policy year. Premium is fully earned. Not available on the Seasonal, Rental/Commercial or Tenant programs.

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

- A. OWNER OCCUPIED MOBILE HOME PROGRAMS**
- | | | |
|----|---|------------------------|
| 1. | For each \$100 of Other Structures or any part thereof; add: (612) | Territory 50
\$1.00 |
| 2. | For each \$100 of Personal Property or any part thereof; add: (512) | Territory 50
\$.35 |
- B. SEASONAL MOBILE HOME PROGRAM**
- | | | |
|----|---|------------------------|
| 1. | For each \$100 of Other Structures or any part thereof; add: (642) | Territory 50
\$1.00 |
| 2. | For each \$100 of Personal Property or any part thereof; add: (522) | Territory 50
\$.35 |
- C. MOBILE HOMEOWNER PROGRAMS**
- | | | |
|----|--|------------------------|
| 1. | For each \$100 of Other Structures* or any part thereof; add: (612) | Territory 50
\$1.00 |
| 2. | For each \$100 of Personal Property* or any part thereof; add: (512) | Territory 50
\$.35 |

*For increased limits greater than those included in the Mobile Homeowner Programs.

UNDERWRITING GUIDELINES

GENERAL RULES AND RATING INFORMATION

1. Application MHO-MLD WOA (Rev. 06/03) The agent's and applicant's signatures are required.
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 **\$150** for the Tenant Program and **\$50** for all other programs.
5. Dwelling Limit/Insurance to Value **Homes 15 years old or newer may be insured to actual cash value, market value or replacement cost value.**
Homes 16 years and older may be insured to either actual cash value or market 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 value, Replacement Cost for Partial Losses, endorsement 73386 (01/04), must be attached to the policy for an additional premium. For assistance in determining the value of the home, modernLINK® will evaluate the dwelling limit selected. You may also use the M&S/B Mobile-Manufactured Housing Cost Guide.
6. Age of Home Determination Determine the age of the home as follows:
(**effective year** of the policy **minus (-)** **model year** of the home)
7. Multiple Year Policies The term shall not exceed seven (7) years.

DEFINITIONS

1. Primary/Owner Occupied Mobile Home 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.)
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 not be rented to others for any length of time.)
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. Doublewide/Multi-Sectional Home Multiple sections joined together to form one unit, as intended by the manufacturer.
6. Vacant Home Homes that are unoccupied whether or not the contents have been removed.
7. Other Structures Structures on the dwelling premises which are not attached to the home. (Including septic tanks.)
8. Protected Home is located within five (5) road miles from a responding fire department.
9. Unprotected Home is located more than five (5) road miles away from a responding fire department.
10. Supplemental Heating Device Includes wood, coal, or pellet burning stoves, space heaters, kerosene heaters, and/or any other heating device that is not centralized.
11. Senior An insured who is 50 years of age or older as of the policy's effective date.

TEMPORARY SUSPENSION OF WRITINGS

IMPENDING SEVERE WEATHER - BINDING RESTRICTIONS AND PROCEDURES:

FOR UPDATES, CALL (888) 593-3032 OR VISIT OUR WEBSITE AT WWW.AMIG.COM. CHOOSE "AGENT AREA", SELECT "BINDING RESTRICTIONS".

During periods of severe weather, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Impending severe weather includes, but is not limited to, tornado, flood, hurricane or tropical storm warnings and/or watches. Renewals of expiring American Modern Home 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 Home policies may be written, provided there is no increase in coverage or lapse between policies.

DO NOT BIND

Unacceptable

1. Applicant has had ANY Fire, Theft, Liability, Water and/or Flood loss in the last three (3) years.
2. Homes with a **swimming pool**.
3. Homes that have been uninsured for more than thirty **(30) days** immediately prior to the requested effective date.
4. Applications and requests for **unscheduled personal property** limits in excess of **\$20,000 or 100%** of the home limit, whichever is **GREATER**.
5. Homes with **built-on additions** (attached structures) exceeding the size of the original mobile home.
6. Homes equipped with a **supplemental** heating device that was **not** installed by the home's manufacturer or by a licensed contractor.
7. Premises where large, unusual, exotic, vicious or potentially vicious **animals** exist.
8. Home has an individual as lienholder.

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 locking gate, surrounds the pool, **OR...** the application is submitted **without liability** coverage.
- A suitable explanation is submitted with the application.
- A suitable explanation is submitted substantiating the requested limits.
- Photos are submitted with the application showing the additions are of quality construction and are properly maintained. **Homemade** multi-sectional homes (2 single-wide units connected to form a multi-sectional) are **unacceptable**.
- The **Heating Source Questionnaire** U0884 (11/92) and **2 photos** of the heating device clearly indicate proper maintenance and installation are to be submitted with the application. Supplemental heating devices include wood, coal, or pellet burning stoves, space heaters, kerosene heaters, and/or any heating device that is not centralized.
- 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.
- A suitable explanation is submitted with the application.

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.
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.
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.

BANKRUPTCY

If the applicant answers YES to having a bankruptcy in the past 5 years, an Insurance Credit Score may be pulled at the discretion of the Company, but only in states allowing the use of credit information as part of the underwriting evaluation; otherwise, the risk is unacceptable. "Do Not Bind / Do Not Submit".

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)	Homeowner's Policy for Manufactured Homes
MT000 (01/04)	Tenant Policy for Manufactured Homes
0110-4269 (05/92)	Free Form Declarations Page

MANDATORY ENDORSEMENTS

M7A06 (10/04)	Amendatory Endorsement – Connecticut
M7M06 (10/04)	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage – Property - Connecticut
73137 (01/04)	Rental/Commercial Occupancy
71986 (01/04)	Seasonal Home
MTA06 (10/04)	Amendatory Endorsement - Connecticut

OPTIONAL ENDORSEMENTS

M7I00 (01/04)	Additional Insured Person – Residence Premises
71920 (01/04)	Additional Party at Interest
M7Z00 (07/04)	Broad Form Perils
M7200 (01/04)	Builders Risk Coverage
71419 (01/04)	Building Exclusion (Risk Code P5)
73111 (04/06)	Enhanced Coverage
71975 (01/04)	Earthquake Coverage
71985 (01/04)	Flood Coverage
M7G06 (10/04)	Golf Cart Physical Damage and Liability Extension - Connecticut
M7F00 (01/04)	Hobby Farming Coverage
M7K06 (04/06)	Identity Fraud Expense Coverage - Connecticut
70399 (03/85)	Notice of Cancellation or Nonrenewal
M8400 (07/04)	Personal Property Broad Form Perils
71967 (01/04)	Personal Property Replacement Cost
73386 (01/04)	Replacement Cost for Partial Losses
M7S00 (01/04)	Secondary Residence
M7U06 (04/06)	Scheduled Personal Property - Connecticut
71965 (01/04)	Trip Collision Coverage
71966 (01/04)	Vacancy Permission
73295 (07/98)	Valuable Personal Property List

PERSONAL LIABILITY ENDORSEMENTS

M7300 (01/04)	Home Day Care Exclusion
M7506 (10/04)	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage – Liability - Connecticut
MT300 (01/04)	Tenant Policy Home Day Care Exclusion

PREMISES LIABILITY ENDORSEMENTS

PL106 (04/06)	Premises Liability – Connecticut
PL506 (03/05)	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage – Premises Liability – Connecticut

APPLICATION AND IMPORTANT NOTICES

3PD06 (07/02)	Important Notice to Senior Citizens Third Party Notification - Connecticut
MHN30 (04/04)	Important Notice — \$500 Deductible
MHN54 (01/04)	Important Notice
MHN57 (04/04)	Watercraft Liability
MHN60 (04/04)	Important Notice – Home Day Care
MHN74 (06/06)	Homeowners Policy for Manufactured Homes Important Notice
MTN17 (04/06)	Tenant Policy Important Notice - Connecticut
IN027 (06/06)	Important Notice
MHO-MLD WOA (06/03)	Manufactured Homeowners Insurance Application

HOW TO REACH US WHEN YOU NEED US

TO REPORT A CLAIM OR REACH OUR CUSTOMER CARE SERVICES DEPARTMENT:

Please **call**: 1-800-543-2644

Fax: 1-800-217-5150

or **Report Claims Online**:

<http://www.amig.com>

choose "Claims"

select "File a Claim"

select the "Homes" form

New Loss Notices may be sent to:

American Modern Insurance Group, Inc.

Attn: Claims Department

P.O. Box 5323

Cincinnati, Ohio 45201-5323

modernLINK:

www.amig.com

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When obtaining supplies, please refer to the form number at the lower left hand corner of this page.





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