



AMERICAN MODERN HOME INSURANCE COMPANY

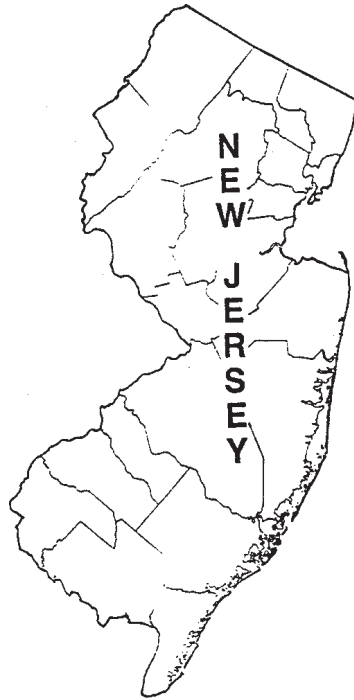
(077)

New & Renewal Business 07-01-07

Manufactured Homeowner Programs

- Full-Time Owner Occupied Mobile Home
- Seasonal Mobile Home
- Rental/Commercial Mobile Home

TERRITORY DEFINITIONS



Territory 50:

Remainder of State

Territory 51:

Atlantic County Zip Codes: 08201, 08203, 08205, 08213, 08215, 08220, 08221, 08225, 08231, 08232, 08234, 08240, 08241, 08244, 08400, 08401, 08402, 08403, 08404, 08405, 08406, 08411

Cape May County Zip Codes: 08202, 08204, 08210, 08212, 08214, 08218, 08219, 08223, 08226, 08230, 08242, 08243, 08245, 08246, 08247, 08248, 08250, 08251, 08252, 08260, 08270

Hudson County Zip Codes: 07002, 07302, 07304, 07305, 07306

Middlesex County Zip Codes: 07008, 07064, 07077, 08832, 08861, 08862, 08878, 08879

Monmouth County Zip Codes: 07709, 07711, 07712, 07713, 07715, 07716, 07717, 07718, 07719, 07720, 07721, 07723, 07730, 07732, 07734, 07735, 07737, 07740, 07748, 07750, 07753, 07755, 07756, 07757, 07758, 07760, 07762, 07764, 08730, 08736, 08750

Ocean County Zip Codes: 08005, 08006, 08008, 08050, 08087, 08092, 08721, 08723, 08724, 08731, 08732, 08734, 08735, 08738, 08739, 08740, 08742, 08751, 08752, 08753, 08754, 08755, 08756, 08757, 08758

Union County Zip Codes: 07036, 07201, 07202, 07206

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 60, day 150, and day 240.
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?

Mobile Homeowner Package Program

- 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 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.

POLICY AND COVERAGE HIGHLIGHTS

COVERAGES	MOBILE HOMEOWNER PACKAGE PROGRAM	MOBILE HOME PROGRAM	SEASONAL MOBILE HOME	RENTAL/ COMMERCIAL
Comprehensive Dwelling Coverage	Included	Included	Included	Included (Broad Form Optional)
Comprehensive Other Structures	10% of Dwelling Limit	Optional	Optional	Optional (Broad Form Optional)
Fungi, Wet or Dry Rot, or Bacteria Coverage Sub-Limit	\$10,000 Combined Section I	\$10,000 Combined Section I	\$10,000 Combined Section I	\$10,000 Combined Section I
Personal Property	Comprehensive 50% of Dwelling Limit	Comprehensive Optional	Comprehensive Optional	Broad Form Optional
Personal Liability Medical Payments Damage to Property of Others	\$50,000 \$500/\$25,000 \$500 per occurrence	Optional	Optional	N/A
Premises Liability	N/A	N/A	N/A	Optional
Stated Value	Included	Included	Included	Included
Replacement Cost For Partial Losses	Optional	Optional	Optional	Optional
Personal Property Replacement Cost	Optional	Optional	N/A	N/A
Deductible	\$500 All Other Perils \$1,000 Hurricane Deductible (Territory 51 only)	\$500 All Other Perils \$1,000 Hurricane Deductible (Territory 51 only)	\$500 All Other Perils \$1,000 Hurricane Deductible (Territory 51 only)	Selected Options
Earthquake Coverage 10% Deductible per coverage (\$1,000 minimum)	Optional	Optional	Optional	Optional

SUPPLEMENTARY COVERAGES

COVERAGES	MOBILE HOMEOWNER PACKAGE PROGRAM	MOBILE HOME PROGRAM	SEASONAL MOBILE HOME	RENTAL/ COMMERCIAL
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)
Antenna/Satellite Dish	*\$500	\$100	\$100	\$100
Collapse	Included	Included	Included	Included
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	\$1,000	\$1,000	\$1,000	*N/A
Emergency Removal	*Reasonable Cost	\$750	\$750	\$750
Fire Dept. Service Charge	*\$500	\$250	\$250	\$250
Fire Extinguisher Recharge	*\$250	N/A	N/A	N/A
Food Spoilage	*\$250	\$100	\$100	\$100
Loss Assessment	*\$1,000	N/A	N/A	N/A
Reasonable Repairs	Reasonable & Necessary	Reasonable & Necessary	Reasonable & Necessary	Reasonable & Necessary
Reward Coverage	*\$1,000	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)

*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

MOBILE HOMEOWNER PACKAGE PROGRAM

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.	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>	
	Included	\$15.00	\$26.00	\$48.00	
Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u>		<u>\$2,000 / \$25,000</u>		
	\$5.00		\$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>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>	
\$500	\$9.00	\$10.00	\$12.00	\$14.00	
\$1,000	\$10.00	\$11.00	\$12.00	\$14.00	
\$2,000	\$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.	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$200,000</u>	<u>\$300,000</u>
	\$45.00	\$60.00	\$75.00	\$86.00	\$108.00
Increased Medical Payments (02)	<u>\$1,000 / \$25,000</u>		<u>\$2,000 / \$25,000</u>		
	\$5.00		\$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.	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
	\$45.00	\$49.00	\$60.00

If Personal Liability is included or purchased, Worker's Compensation and Employer's Liability Endorsement 71381 (09/04) and Total Pollution Exclusion Endorsement 71756 (09/04) apply.

OPTIONAL COVERAGES

COVERAGE	Add On Codes	DESCRIPTION (Annual rate unless otherwise noted)																																							
Antenna Coverage	78	Mobile Homeowner Package Program – Policy includes \$500 of coverage. Mobile Home, Seasonal and Rental/Commercial programs – Policy includes \$100 of coverage. To increase, add \$3.00 per each additional \$100 of coverage.																																							
Builders Risk Coverage	DY	Available on New Homes (under construction) and New Business only. Non-Premium Bearing. Not available on the Seasonal or Rental/Commercial 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 program.																																							
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.																																							
Fire Department Service Charge	53	Mobile Homeowner Package Program – 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.																																							
Fungi, Wet and Dry Rot, or Bacteria Limit - Section 1	YZ	To increase Fungi, Wet and Dry Rot, or Bacteria Coverage, add the following per home. Section 1 - Property Coverage <u>Liability Limit:</u> \$25,000 \$50,000 <u>Rate:</u> \$2.00 \$3.00																																							
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 program.																																							
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 or Rental/Commercial programs.																																							
Identity Fraud Expense Coverage	6P	<table style="width: 100%; border: none;"> <tr> <td style="text-align: left;"><u>Expense Limit</u></td> <td style="text-align: center;"><u>Annual Premium</u></td> </tr> <tr> <td>\$5,000</td> <td style="text-align: center;">\$25.00</td> </tr> <tr> <td>\$10,000</td> <td style="text-align: center;">\$40.00</td> </tr> </table> Not available on the Seasonal or Rental/Commercial programs.	<u>Expense Limit</u>	<u>Annual Premium</u>	\$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: \$10.00 per home, plus \$0.20 per \$100 of coverage. Not available on the Seasonal or Rental/Commercial 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: \$15.00.																																							
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;">\$2.00</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;">\$.35</td> </tr> <tr> <td style="text-align: center;">AN</td> <td>➤ Tools, building materials and supplies</td> <td style="text-align: right;">\$2.00</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	\$2.00	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	\$.35	AN	➤ Tools, building materials and supplies	\$2.00
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Supplemental Heating	89	For homes equipped with a supplemental heating device. Rate: \$25.00 per home.																																							
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.																																							
Vacancy Permission	59	Rate: \$30.00 for the remainder of the policy year. Premium is fully earned. Not available on the Seasonal or Rental/Commercial programs. Not available on New Business.																																							

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

	Add On Codes	Rate per \$100		
		Territory:	50	51
Mobile Homeowner Package Program For each additional \$100 Other Structures For each additional \$100 Personal Property	612 512		\$0.80 \$1.00	\$0.92 \$1.15
Mobile Home & Seasonal Programs For each \$100 Other Structures For each \$100 Personal Property	612/642 512/522		\$0.80 \$1.00	\$0.92 \$1.15

UNDERWRITING GUIDELINES

GENERAL RULES AND RATING INFORMATION

1. Application MHO-MLD 29 (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 **\$50** for all 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. Doublewide/Multi-Sectional Home Multiple sections joined together to form one unit, as intended by the manufacturer.
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. (Including septic tanks.)
7. Protected Home is located within five (5) road miles from a responding fire department.
8. Unprotected Home is located more than five (5) road miles away from a responding fire department.
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. 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. Renewal 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. Renewal 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.
- Animal Liability Exclusion endorsement #73096 (01/04)** for Owner and Seasonal and **#73190 (01/04)** for Tenant 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.
- 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

Form Number	Title
M7000 (02/05)	Homeowners Policy for Manufactured Homes
0110-4269 (05/92)	Free Form Declarations Page

MANDATORY ENDORSEMENTS

71756 (09/04)	Total Pollution Exclusion (Optional for Mobile Home, Seasonal and Rental/Commercial programs, but mandatory when Personal Liability is purchased)
73566 (09/04)	Mandatory Hurricane Deductible – New Jersey (Does not apply to Territory 50)
M7M29 (09/04)	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage – Property
71381 (09/04)	New Jersey's Compensation and Employer's Liability – Residence Employees (Mandatory on Package Program and when Personal Liability is purchased)
73111 (01/04)	Enhanced Coverage
73137 (01/04)	Rental/Commercial Occupancy
71986 (01/04)	Seasonal Home
M7A29 (09/04)	Amendatory Endorsement – New Jersey

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)
71975 (01/04)	Earthquake Coverage
72942 (01/04)	Golf Cart Physical Damage and Liability Extension
M7F00 (01/04)	Hobby Farming Coverage
M7K00 (01/04)	Identity Fraud Expense Coverage
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
73255 (01/04)	Scheduled Personal Property
71965 (01/04)	Trip Collision Coverage
71966 (01/04)	Vacancy Permission
71381 (09/04)	New Jersey's Compensation and Employer's Liability – Residence Employees (Mandatory on Package Program and when Personal Liability is purchased)
71756 (09/04)	Total Pollution Exclusion (Optional for Mobile Home, Seasonal and Rental/Commercial programs, but mandatory when Personal Liability is purchased)
73295 (07/98)	Valuable Personal Property List

PREMISES LIABILITY ENDORSEMENTS

71976 (08/06)	Premises Liability
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APPLICATION AND IMPORTANT NOTICES

EQN29 (02/03)	New Jersey Earthquake Insurance Availability Notice
IN101 (02/06)	Flood Important Notice
3PD29 (05/02)	Important Notice to Senior Citizen Insured – New Jersey
MHN70 (09/06)	Important Notice-\$250 Rental Deductible
UO884 (11/92)	Heating Source Questionnaire
MHO-MLD 29 (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

Quote & issue policies, service your customers, access policy forms & file claims...all online with our Internet based system, winner of the 2004 AM Best E-Fusion award for agency company relationship management. Over 80% of our new business policies are issued automatically through modernLINK within one business day & without any Home Office intervention.

modernLINK is available Monday through Friday 7 a.m. - 12 a.m. Eastern
Saturday and Sunday 8 a.m. - 9 p.m.

For assistance contact your modernLINK Profile Administrator located within your office or contact American Modern's Systems Support Team at 1-866- 527-9583.

Normal Business hours 8 a.m. to 6 p.m. Eastern, Monday through Friday.

After normal business hours Monday - Friday 6 p.m. - 9 p.m., weekends and holidays 8 a.m. - 9 p.m., calls will be answered by voice mail. A member of Systems Support will return the call within one hour.

TO OBTAIN SUPPLIES:

modernLINK: www.amig.com

E-mail: supply@amig.com

or **Fax**: 1-513-947-4050

If you have a question about supplies, please call:

1-800-759-9008, ext. 5561

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





**AMERICAN MODERN HOME
INSURANCE COMPANY**

**EXECUTIVE OFFICE
POST OFFICE BOX 5323
CINCINNATI, OHIO 45201-5323
1-800-543-2644**

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