



**AMERICAN MODERN SELECT  
INSURANCE COMPANY**

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**(085)**

*New & Renewal Business 08-15-07*

**EzChoiceD1  
EzChoiceD3  
EzChoiceVacant**

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**Specialty Dwelling Program Manual**

**Pennsylvania**

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# EZChoiceD3, EZChoiceD1 & EZChoiceVacant Programs COVERAGES & FEATURES

Eligibility & Coverages			
	EZChoiceD3	EZChoiceD1	EZChoiceVacant
<b>Target Market</b>	Designed to accept individuals who have Rental/Seasonal properties that would normally qualify for coverage with a standard carrier.	Dwelling owner that does not desire and/or qualify for coverage on a homeowners form.	Dwellings & Manufactured Homes temporarily vacant due to minor renovation, lapse in tenancy, real estate closing, or being held for sale.
<b>Condition of Home</b>	Above average to excellent condition.	Fair or better condition.	Average or better condition, exhibiting proper maintenance.
<b>Policy Form</b>	SD337 (05/05)	SD137 (03/04)	SD137 (03/04)
<b>Policy Term</b>	12 months Effective 12:01 AM Standard Time	12 months Effective 12:01 AM Standard Time	3, 6, or 12 months Effective 12:01 AM Standard Time
<b>Loss Settlement</b>	Replacement Cost	Actual Cash Value	Actual Cash Value
<b>Minimum Dwelling Value</b>	\$75,000	\$20,000	\$20,000 (Mobile Home Vacant \$5,000)
<b>Maximum Dwelling Value</b>	\$400,000	\$300,000	\$400,000
<b>Maximum Dwelling Age</b>	80 years of age	no age limit	no age limit
<b>Occupancy</b>	Rental and Seasonal	Owner, Rental, Seasonal	Vacant
<b>Multi-Family</b>	1,2,3 or 4 family Up to 3 stories	1,2,3 or 4 family Up to 3 stories	1,2,3 or 4 family Up to 3 stories
<b>Location of Home</b>	Protection Classes 1 - 10	Protection Classes 1 - 10	Protection Classes 1 - 10
<b>Supplemental Heating Device</b>	\$40 surcharge	\$40 surcharge	\$40 surcharge
<b>Water and Mold Limit</b>	\$10,000	N/A	N/A
Perils Insured Against			
<b>Dwelling &amp; Other Structures</b>	Comprehensive Coverage \$500 All Peril Deductible	Named Peril (Fire & E.C.) \$500 All Peril Deductible	Named Peril (Fire & E.C.) \$500 All Peril Deductible
<b>Personal Property (optional)</b>	Named Peril	Named Peril (Fire & E.C.)	<i>not available</i>
Additional Coverages Automatically Included			
<b>Other Structures</b>	Up to 10% of Coverage A limit	Up to 10% of Coverage A limit (reduces amount of Coverage A)	Up to 10% of Coverage A limit (reduces amount of Coverage A)
<b>Debris Removal</b>	Reasonable Expense	Reasonable Expense	Reasonable Expense
<b>Rental Value</b>	Up to 10% of Coverage A limit	Up to 10% of Coverage A (reduces amount of Coverage A)	Up to 10% of Coverage A (reduces amount of Coverage A)
<b>Reasonable Repairs</b>	Reasonable and Necessary	Reasonable and Necessary	Reasonable and Necessary
<b>Fire Department Ser. Charge</b>	Up to \$500	Up to \$500	Up to \$500
Optional Additional Coverages			
<b>Additional Living Expense</b>	N/A	Up to 20% of Coverage A Owner Occupied only	<i>not available</i>
<b>Deductible Change Options</b>	<u>All Other Perils</u> \$250 \$1,000 \$2,500 \$5,000	<u>All Other Perils</u> \$250 \$1,000 \$2,500 \$5,000	<u>All Other Perils</u> \$1,000
<b>Personal Liability Coverage</b>	N/A	Owner-Occupied only	<i>not available</i>
<b>Premises Liability Coverage</b>	Rental & Seasonal	Rental & Seasonal	<i>available</i>
<b>Residence Burglary</b>	Rental only	Owner and Rental only	<i>not available</i>
<b>Satellite Antenna</b>	<i>not available</i>	Wind and Hail Buy-back	Wind and Hail Buy-back
<b>V&amp;MM</b> (excluded for rental risks if intentional act by tenant)	<i>included</i>	Owner and Rental only	<i>available</i>

# RULES AND DEFINITIONS

## GENERAL RULES AND RATING INFORMATION

1. Application The agent's and applicant's **signatures** are **required**.
2. Insurance to Value EZChoiceD1: Dwelling must be insured to **market value** (excluding land value) not to exceed **replacement cost**.  
EZChoiceD3: Dwelling must be insured to **100% full replacement cost**, excluding land value.
3. Whole Dollar Rule All premiums shall be rounded to the **nearest whole dollar**.
4. Cancellation Rule **No flat cancellation** is allowed if coverage has been provided under our policy.
5. Transfer or Assignment Our policies may **not** be transferred or assigned.
6. Minimum Written and Earned Premium There is a \$100 **minimum written** and **earned** premium for the Owner, Rental Seasonal and Vacant programs.
7. Inspections An inspection report will be reviewed as part of the underwriting evaluation for any applicant. A one time \$35.00 Inspection Fee is included on all new business applications.

## DEFINITIONS

1. Owner Occupied Dwellings Dwellings owned by the insured that are occupied on a **full-time** basis as the insured's primary residence for **at least five (5)** consecutive months. (Dwellings may not be rented to others for any length of time.)
2. Seasonal/Secondary Dwellings Dwellings 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. (Dwellings may not be rented to others for any length of time.)
3. Rental Dwellings Dwellings owned by the insured that are rented to others for residential purposes.
4. Vacant Dwellings Dwellings, manufactured and/or modular homes that are unoccupied, whether or not the contents have been removed.
5. Supplemental Heating Device Wood, coal or pellet burning stoves, space heaters, and any other heating device that is not centralized.  
**Portable kerosene heaters or space heaters are ineligible.**
6. Row Home / Townhome More than two homes in a row with firewalls between all units.

## TEMPORARY SUSPENSION OF WRITINGS

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

### Impending Severe Weather

Impending severe weather includes, but is not limited to:

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

### Earthquake

- ◆ Restrictions begin with the occurrence of an earthquake or aftershock, of 5.0 Richter (or greater), and continues for a period of 72 hours for dwellings located in counties (in their entireties) within 100 miles of the epicenter.

### Wildfire

- ◆ No risks may be bound within a 25 mile radius of any existing wildfire.

**For Updates Call (888) 593-3032 or LOG ON to our website: [www.amig.com/agents/bindres.html](http://www.amig.com/agents/bindres.html)**

# QUOTING PROCEDURE

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Rate pages are not available for this program.

Quoting and issuance of policies will only be available through **modernLINK®**. If you do not have access to our Award Winning website, you may call Customer Care or your General Agent, whichever applies.

In **modernLINK**, an accurate quote will be ensured by entering all of the requested information. After the **ELIGIBLE PROGRAMS** page, you will be asked to verify some information about the applicant before the Insurance Score is ordered. On this page is our disclosure to the insured that credit history as well as other third party reports may be ordered. **You must read this statement to the insured before proceeding.** Below is the text you will see:

*In connection with this application for insurance, we may review your credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of your insurance score. We may also obtain loss history and other consumer reports using a third party. The above information may be used to develop your premium or to determine your eligibility for insurance.*

Based on Insurance Score, if the quoted customer is not receiving the best rate, they must receive a FCRA Notice. This is true even if they do not wish to proceed with the quote. **modernLINK** will print this letter when a quote or application is printed, or can be printed alone. If you are receiving a quote by phone, this letter will be faxed to you to give to the customer. If the customer is not in your office, you will need to mail the letter to that customer. This procedure satisfies the requirements of the Fair Credit Reporting Act.

## TERRITORY ALIGNMENT

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Unless otherwise indicated, the rates and/or premiums apply to the entire state.

### **Territory 60**

Remainder of State

### **Territory 61**

Cities of: Erie,  
Pittsburgh,  
Allentown,  
Bethlehem

### **Territory 62**

Remainder of Philadelphia County

### **Territory 63**

City of: Philadelphia

## DIRECT BILL PREMIUM PLANS

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**Direct Bill** is American Modern Insurance Group's own automated billing and processing system. With the completion of an easy application, this system will automatically produce a declarations page, bills and renewals. All policies can be dispatched from our office to the insured. Please inquire for details.

**We now accept Credit Cards and one-time EFT as a method of payment.**

### **ANNUAL POLICIES**

1. Paid in Full.
2. 4-Pay Plan - 25% down with 3 installments. Collect the 25% down. We will bill in 3 installments which will be due by day 65, day 155, & day 245.
3. 10-Pay Plan - 16.3% down with 9 installments. Collect the 16.3% down. We will bill in 9 installments which will be due by day 40, day 70, day 100, day 130, day 160, day 190, day 220, day 250, & day 280.
4. EZPay - 2 months downpayment required with 10 additional installments automatically deducted from a savings/checking account. Collect the downpayment and submit signed application form 00220-08-G with application and a voided check or deposit slip. The customer may choose date of automatic withdrawal.

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

# TARGET MARKET

## EZChoiceD1

- Designed to meet the needs of the dwelling owner that has RENTAL, VACANT or SEASONAL property or OWNER-occupied when the owner does not desire and/or qualify for coverage on a homeowners form. Risks should be in average or better condition.  
**“Average condition”** means the home is structurally sound with no visible sagging porches or rooflines. An average home may also need cosmetic repairs such as paint, missing shutters, or other items that may affect the visible condition but does not affect the integrity of the structure.  
**“Unacceptable condition”** includes, but is not limited to, broken or boarded up windows, unrepaired vandalism or damage, sagging porches and roofs, or excessive debris in the yard. For vacant homes, the dwelling must show signs of continued maintenance such as mowed lawns and yards relatively clean of debris.

## EZChoiceVacant

- Designed for dwellings that are in average or better condition, which exhibit proper maintenance, and are temporarily VACANT due to one of the following conditions:
    - Renovation or remodeling
    - Between tenancy or real estate closings
    - Dwellings held for sale and on the market
    - Investment properties
- Dwellings vacant more than 12 months must be submitted for approval prior to binding.**
- Special attention must be given to the upkeep of the property and the reason the home remains vacant.
- Vacant Manufactured Homes are eligible for this program.**

## EZChoiceD3

- Designed to accept individuals who have RENTAL or SEASONAL properties that would normally qualify for coverage through a standard carrier. **OWNER occupied homes are not eligible in the EZChoiceD3 program.** All homes must be 80 years of age or newer.  
 The program may also be used to accept dwellings with unfavorable liability exposures, such as a swimming pool, trampoline, business exposure, or animals.  
 Risks must be in above average to excellent condition and reflect responsible ownership in the maintenance and upkeep of the property.

## UNDERWRITING REQUIREMENTS

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

## PRIOR LOSS HISTORY

		EZChoiceD1	EZChoiceD3
<b>LOSSES IN THE PAST 3 YEARS</b>		<b>Maximum 3 losses.</b> No more than 1 fire or liability loss. No more than 2 of any other single cause of loss excluding weather.	<b>Maximum 3 losses.</b> Up to 1 non-weather loss and 2 weather losses.
		If the applicant has <b>more than 5 rental properties</b> and incurred losses exceed these guidelines then, Submit, Do Not Bind.	
<b>SUBMIT, DO NOT BIND</b>	<b>FIRE LOSSES &gt; \$10,000</b>	Provide details of fire, including preventative measures taken to prevent future fires. A copy of the fire report is required. Arson, or intentional act by applicant NOT acceptable.	
	<b>ALL LIABILITY LOSSES</b>	Maximum available \$100,000 Liability and \$1,000 Med Pay.	
	<b>THEFT LOSSES &gt; \$5,000</b>	Provide preventative measures taken.	
	<b>WATER LOSSES &gt; \$5,000</b>	N/A	Mold inspection from applicant may be required.
<b>GENERAL GUIDELINES</b>		Prior losses include any loss incurred on any property and/or structure owned, rented, or leased by the applicant. Complete details regarding the loss such as cause, location, date, and the amount paid for the loss are required. All repairs from prior losses must be complete.	

# RISKS CHARACTERISTICS

<b>Animals</b>	<ul style="list-style-type: none"> <li>◆ Applicants with large, unusual, exotic, vicious, or potentially vicious animals are <b>ONLY</b> acceptable if the policy is written without liability coverage. Animals in this category include, but are not limited to: <ul style="list-style-type: none"> <li>Animals with a previous bite history or vicious propensities</li> <li>Dobermans, Chows, Rottweilers, Akitas, American Staffordshire Terriers (Pit Bulls), attack dogs and Wolf Hybrids, (or any mix thereof) Ostriches, Emus, Horses, Farm or Ranch animals, or any type of wild exotic animals or pets.</li> </ul> </li> </ul>
<b>Swimming Pools</b>	<ul style="list-style-type: none"> <li>◆ In-ground pools must have a fence, at least four feet high with a locking gate that encloses the pool.</li> <li>◆ 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.</li> <li>◆ Risks not meeting this criteria are acceptable if liability coverage is <b>NOT</b> included.</li> <li>◆ Rental and Vacant risks are not acceptable with liability coverage.</li> </ul>
<b>Age</b>	<ul style="list-style-type: none"> <li>◆ Row homes, town homes and twin homes older than 60 years must have the roof and electric updated within the last 20 years.</li> </ul>
<b>Roof</b>	<ul style="list-style-type: none"> <li>◆ EZChoiceD1: No age restriction. EZChoiceD3: Must be 20 years of age or newer. Exceptions to this rule are tile and concrete tile roofs.</li> <li>◆ Row homes, town homes and twin home roofs must have been updated within the last 20 years.</li> </ul>
<b>Wiring</b>	<ul style="list-style-type: none"> <li>◆ EZChoiceD1 &amp; EZChoiceD3: Knob &amp; tube wiring is <b>NOT</b> acceptable. EZChoiceD3: <b>Must</b> have circuit breakers. Fuse boxes (full or partial) are <b>NOT</b> acceptable.</li> <li>◆ Row homes, town homes and twin home electric must have been updated within the last 20 years.</li> </ul>
<b>Heating</b>	<ul style="list-style-type: none"> <li>◆ Primary heat source must be thermostatically controlled and <b>NOT</b> a supplemental heating device.</li> </ul>
<b>Supplemental Heating</b>	<ul style="list-style-type: none"> <li>◆ Supplemental heating devices include wood/coal/pellet or any other solid fuel burning device. <ul style="list-style-type: none"> <li>○ Kerosene and other portable space heaters are <b>NOT</b> acceptable.</li> </ul> </li> <li><b>Note:</b> Fireplaces are <b>NOT</b> considered supplemental heating devices unless equipped with a fireplace insert.</li> </ul>
<b>Business on Premises</b>	<ul style="list-style-type: none"> <li>◆ Applicants with employees are acceptable if liability coverage is <b>NOT</b> included.</li> </ul>
<b>Farming on Premises</b>	<ul style="list-style-type: none"> <li>◆ Acceptable if liability coverage is <b>NOT</b> included.</li> </ul>
<b>In Name of Corporation</b>	<ul style="list-style-type: none"> <li>◆ Owner-occupied acceptable if Personal Liability coverage is <b>NOT</b> included. (EZChoiceD1 only)</li> <li>◆ Premises liability coverage is available for Rental and Seasonal risks. (EZChoiceD1 &amp; EZChoiceD3)</li> </ul>
<b>Non-Renewed Or Canceled</b>	<ul style="list-style-type: none"> <li>◆ Applicants non-renewed or canceled by the prior carrier due to underwriting reasons must provide reason for non-renewal or cancellation. <b>EZChoiceD3 Only: Submit, Do Not Bind applicants with this characteristic.</b></li> </ul>
<b>Steps, Porches and Decks</b>	<ul style="list-style-type: none"> <li>◆ Must have secured handrails if 3 feet or more above the ground.</li> <li>◆ Risks not meeting this criteria are acceptable if liability coverage is NOT included.</li> </ul>
<b>Uninsured Properties</b>	<ul style="list-style-type: none"> <li>◆ If the risk has been uninsured for 31-90 days <b>DO NOT BIND. SUBMIT</b> with explanation.</li> <li>◆ If the risk has been uninsured for more than 90 days then <b>DO NOT BIND/DO NOT SUBMIT</b>. Special exceptions may be made for extenuating circumstances. Please contact your underwriter for consideration with full details.</li> </ul>
<b>Supporting Business</b>	<ul style="list-style-type: none"> <li>◆ EZChoiceD1 and EZChoiceD3 can be written on a stand-alone basis.</li> </ul>

# RISKS THAT ARE NOT ACCEPTABLE

## DO NOT BIND • DO NOT SUBMIT

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- Applicants**
- ◆ Currently unemployed, other than retired or disabled
- With these characteristics*
- ◆ Four or more losses of any kind in the last three years (*For additional guidelines see "Prior Loss History"*)
  - ◆ Past conviction for arson, fraud, or other insurance-related offenses
  - ◆ Mortgage payments 60 days or more past due or currently in foreclosure
  - ◆ More than two lienholders and/or mortgagees
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- Dwellings**
- With these characteristics*
- ◆ Attached to, occupied as, or converted from a commercial risk
  - ◆ Condemned
  - ◆ Under construction, undergoing major renovations that require the dwelling to be unoccupied (*Minor renovations are acceptable and include painting, roof repairs, carpeting, and plastering*)
  - ◆ Unrepaired or existing damage
  - ◆ Hand hewn log homes, earth homes, dome homes, open pier homes, stilt homes, or condominiums
  - ◆ A row home or town home cannot contain more than 8 units in a row. Row homes, town homes and twin homes older than 60 years must have the roof and electric updated within the last 20 years
  - ◆ Manufactured homes, modified manufactured homes, or trailers (if vacant, manufactured homes may be eligible for the Vacant Dwelling Program)
  - ◆ Open foundations (EZChoiceD3 Only)
  - ◆ Constructed of metal
  - ◆ Non-conventional construction or design (*Shell homes, Do-It-Yourself construction, or homemade homes*)
  - ◆ Primary heat source NOT thermostatically controlled or a supplemental heat source
  - ◆ Kerosene or portable space heaters
  - ◆ Underground fuel tank on premises if liability coverage is included on policy
  - ◆ Without smoke detectors
  - ◆ Flat roofs or tin roofs (EZChoiceD3 Only)
  - ◆ Without utilities such as natural gas, electric, or water
  - ◆ In the name of a corporation if personal liability coverage is included on policy
  - ◆ Within 1,000 feet of rising water, or in an area that is prone to flooding
  - ◆ With farming conducted on premises, if liability coverage is included on policy
  - ◆ Fraternities, sororities, student housing or other similar types of occupancies
  - ◆ In a landslide or isolated area, not accessible by road
  - ◆ In a forest fire, brush fire area or within 500 feet of brush
  - ◆ Owner Occupied homes in the EZChoiceD3 program
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- Other Structures**
- With these characteristics*
- ◆ In poor physical condition and not properly maintained
  - ◆ Kerosene or portable space heaters

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

# OPTIONAL COVERAGES

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes	
Personal Liability	Owner	\$25,000	<u>1 Family</u>		\$500 Medical Payments each person, \$25,000 each occurrence.	K3	
		\$50,000	\$35.00				
		\$100,000	\$43.00				
		\$200,000	\$60.00				
		\$300,000	\$73.00				
			\$85.00				
			<u>2 Fam    3-4 Fam</u>				
		\$25,000	\$45.00	\$50.00			
		\$50,000	\$60.00	\$68.00			
		\$100,000	\$73.00	\$85.00			
\$200,000	\$85.00	\$111.00					
\$300,000	\$111.00	\$128.00					
PremisesLiability	Rental Seasonal	\$25,000	<u>1 Family</u>		\$500 Medical Payments each person, \$25,000 each occurrence.	L2	
		\$50,000	\$35.00				
		\$100,000	\$50.00				
		\$200,000	\$70.00				
		\$300,000	\$85.00				
		\$500,000	\$100.00				
			\$135.00				
			<u>2 Fam    3-4 Fam</u>				
		\$25,000	\$45.00	\$50.00			
		\$50,000	\$70.00	\$80.00			
\$100,000	\$85.00	\$100.00					
\$200,000	\$100.00	\$130.00					
\$300,000	\$125.00	\$150.00					
\$500,000	\$174.00	\$201.00					
Premises Liability	Vacant	\$25,000	<u>1 - 4 Family</u>		\$500 Medical Payments each person, \$25,000 each occurrence.	L2	
		\$50,000	<u>3 Month    6 Month</u>				
		\$100,000	\$9.00	\$18.00			
		\$200,000	\$13.00	\$25.00			
		\$300,000	\$18.00	\$35.00			
		\$500,000	\$21.00	\$43.00			
Medical Payments - Personal and Premises Liability	Owner Rental Seasonal Vacant	\$1,000/\$25,000	\$5.00 for \$1000 of coverage		\$500/\$25,000	BA	
			<u>3 Month    6 Month</u>				
			\$1.00	\$3.00			
Personal Property	Owner Rental Seasonal	Min: \$1,000 Max: 100% of Coverage A	Rates per \$1,000 Territory 60/61		None	Not available for Vacant.	
			PC 1-8	PC 9-10			
			\$2.50	\$4.00			
			Territory 62/63				
Additional Living Expense	Owner	Max: 20% of Coverage A	PC 1-10			46	
			\$5.00 per \$1,000				
Optional Deductibles	Owner Rental Seasonal Vacant	All Other PerilOptions	<u>O.R.S*</u> <u>Vacant</u>		All Territories Base Ded. \$500	H8	
		\$250	+5%				
		\$1,000	-10%	-10%			
		\$2,500	-20%				
		\$5,000	-30%				
Other Structures Coverage	Owner Rental Seasonal Vacant	Max: 50% of Coverage A, not to exceed \$30,000.	\$5.00 per \$1,000			A1	
			<u>Vacant - 3 Month</u> - \$1.00				
			<u>Vacant - 6 Month</u> - \$3.00				
Residence Burglary	Owner Rental		\$30.00 per \$1,000		None	Maximum \$10,000 of cov.	B1

O = Owner, R = Rental, S = Seasonal

## OPTIONAL COVERAGES (Continued)

Coverage	Available Occup.	Limits	Rates	Included Coverages	Important Information	Codes
<b>Vandalism and Malicious Mischief</b>	Owner Rental Vacant		<u>Owner/Rental</u> \$ .70 per \$1,000 <u>Vacant 3 Month</u> \$ .18 per \$1,000 <u>Vacant 6 Month</u> \$ .35 per \$1,000	\$500 deductible applies. Available in EZChoiceD1	Damage caused by tenants and/or their relatives is excluded.	<b>B2</b>
<b>Windstorm and Antennas</b>	Owner Seasonal Vacant		<u>*O, R, S</u> \$3.00 <u>Vacant - 3 Month</u> - \$1.00 <u>Vacant - 6 Month</u> - \$2.00		Available in EZChoiceD1	<b>PK</b>

## OPTIONAL EXCLUSIONS FOR RISK ACCEPTANCE

Coverage	Available Occup.	Limits	Rates	Important Information	Codes
<b>Other Structures Exclusion</b>	Owner Rental Seasonal Vacant	N/A	\$3.00 Credit	This exclusion will remove all Other Structures Coverage at the insured premises.	<b>AZ</b>

## CREDITS/SURCHARGES

Premium surcharges and/ or credits may apply for the following:	Important Information	Amount	Code
<b>2, 3 or 4 Family Surcharge</b>		<u>2 Family</u> <u>3 or 4 Family</u> 21%                      39%	<b>2F - 28</b> <b>3F - 29</b> <b>4F - 43</b>
<b>Masonry Construction Discount (N/A for Stucco)</b>	Owner, Rental & Seasonal Risks only	-14% Credit	
<b>Supplemental Heating Device</b>		\$40.00	<b>H2</b>
<b>Row Home Surcharge</b>		+20%	<b>U3</b>

O = Owner, R = Rental, S = Seasonal

# FORMS LISTING (For Reference Only)

Form Number	Title	DP-1				DP-3	
		O	R	S	V	R	S
0110-4269 (05/92)	Declarations Page						
SD137 (03/04)	Dwelling Property – Basic Form (DP-1)						
SD337 (05/05)	Dwelling Property - Special Form (DP-3)						
D1D3APP-PA-INS (05/06)	Application						
<b><u>BASIC PROGRAM - MANDATORY ENDORSEMENTS</u></b>							
SDI37 (05/05)	Dwelling Property Construction Cost Index Endorsement – Pennsylvania					X	X
SDB37 (05/05)	Dwelling Property Log Building Endorsement - Pennsylvania					X	X
S1U37 (05/05)	Dwelling Property Reduction in Coverage when Vacant or Unoccupied - Pennsylvania	X	X	X		X	X
SDM37 (05/05)	Dwelling Property Water Damage and Mold Endorsement – Pennsylvania					X	X
S1937 (05/05)	Dwelling Property Criminal Acts Exclusion - Pennsylvania	X	X	X	X		
SDY37 (06/04)	Dwelling Property Cap on Losses from Certified Acts of Terrorism		X			X	
S1237 (05/05)	Dwelling Property Vacancy Permission - Pennsylvania				X		
S1W37 (05/05)	Dwelling Property Fraud Warning – Pennsylvania	X	X	X	X	X	X
SDC37 (05/05)	Dwelling Property Owner Occupied Cancellation and Non-Renewal – Pennsylvania	X					
SDT37 (05/05)	Dwelling Property Cancellation and Non-Renewal – Pennsylvania		X	X	X	X	X
<b><u>BASIC PROGRAM - OPTIONAL ENDORSEMENTS</u></b>							
ncrpa (07/04)	Notice of Cancellation or Nonrenewal	X	X	X	X	X	X
S1X37 (05/05)	Dwelling Property General Change - Pennsylvania	X	X	X	X	X	X
S1L37 (05/05)	Dwelling Property Additional Living Expense – Pennsylvania	X					
S1B37 (05/05)	Dwelling Property Residence Burglary - Pennsylvania	X	X			X	
S1137 (05/05)	Dwelling Property Antenna Coverage - Windstorm and Hail Buy-Back - Pennsylvania	X	X	X	X		
S1837 (05/05)	Dwelling Property Other Structures Exclusion - Pennsylvania	X	X	X	X		
S1V37 (05/05)	Dwelling Property Vandalism and Malicious Mischief Exclusion – Pennsylvania			X			
<b><u>PERSONAL LIABILITY - MANDATORY ENDORSEMENTS</u></b>							
SL037 (05/04)	Personal Liability endorsement - Pennsylvania	X					
<b><u>PREMISES LIABILITY - MANDATORY ENDORSEMENTS</u></b>							
73258 (12/03)	Dwelling Policy Premises Liability Insurance - Pennsylvania		X	X	X	X	X
PLY37 (06/04)	Premises Liability Cap on Losses from Certified Acts of Terrorism		X			X	
<b><u>IMPORTANT NOTICES - MANDATORY ENDORSEMENTS</u></b>							
IN091 (08/05)	Important Notice Regarding Dwelling Limit					X	X
IN614 (09/06)	Important Notice – Flood and Earthquake	X	X	X	X	X	X

# HOW TO REACH US WHEN YOU NEED US

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## **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](http://www.amig.com)

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](http://www.amig.com)

**E-mail:** [supply@amig.com](mailto: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 SELECT  
INSURANCE COMPANY**

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

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