



**AMERICAN MODERN HOME  
INSURANCE COMPANY**

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**(077)**

*New & Renewal Business 02-01-08*

*Motor Home &  
Travel Trailer Program Guide*

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## SUBMITTING THE RISK

The guidelines on the following pages are provided to assist in evaluating each risk as you receive it. Please keep in mind that sound underwriting applies to each individual situation. Therefore, on occasion a risk may be deemed unacceptable by American Modern Insurance Group even though it is not expressly prohibited in this guide.

## BINDING PROCEDURES

All applications (and Selection/Rejection forms if applicable) must be completed and received by The Company no later than 14 business days after the effective date of the policy. Coverage is bound as of the time and date the application is signed and dated by a Named Insured, the authorized agent, and deposit is received. All signatures must be dated prior to or on the inception date of the policy.

Binding authority is subject to the limitations shown in this guide. Please refer to your agency contract for further details on your binding authority.

## TEMPORARY SUSPENSION OF WRITINGS

During periods of severe weather, please 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 policies may be written, provided there is no increase in coverage or lapse between policies.

**IMPENDING SEVERE WEATHER - BINDING RESTRICTIONS AND PROCEDURES: FOR UPDATES, CALL (800) 543-2644 EXT. 3700**

## PAYMENT PLAN OPTIONS AND FEES

<b><u>1-PAY</u></b> PAID IN FULL	<b><u>4-PAY</u></b> 25% Down with 3 additional installments. Installments will be due at day 50, 140 and 230.	<b><u>EZPay</u></b> <sup>1</sup> (Electronic Funds Transfer) 2 months down with 10 additional installments automatically deducted from a checking/savings account.	<b><u>CREDIT CARD</u></b> <sup>2</sup> Credit cards may be used.

<sup>1</sup> For EFT, submit authorization form # 00220-08-G with a voided check or withdrawal slip. The customer may select the dates of automatic withdrawal.

<sup>2</sup> MasterCard®, Visa®, Discover®, and American Express® are accepted. Indicate card type, charge amount, card number, and expiration date.

## GENERAL UNDERWRITING RULES

- Policy Term**  
Policies must be written for a term of 12 months.
- Minimum Premium**  
The Minimum Premium is \$100.00 for Motor Home. The Minimum Premium is \$75.00 for Travel Trailer.
- ID Cards**  
The Company will issue an ID Card with each policy to give the insured easy access to the policy number and important contact information.
- Cancellation Provision**  
Refunded premium due to cancellation will be calculated pro rata, subject to any applicable Minimum Premium.
- Mandatory Coverage**  
Motor Homes must always carry Liability Coverage. Travel Trailers must always carry both OTC and Collision Coverage. Collision Coverage is only available in combination with OTC Coverage on all units. The Company's rates are designed to reflect the insured's infrequent and seasonal use, so as a rule we do not allow the Liability, OTC, or Collision Coverage to be removed anytime within the policy term.

## OPERATOR ELIGIBILITY

### 1. General Operator Eligibility Rules

- a. All operators must be identified on the application, regardless of the amount of use.
- b. Spouse must be listed on the application and can not be excluded.
- c. The Principal Operator will be determined by the amount of use.
- d. The Principal Operator must be 26 years of age, and hold a valid U.S. driver's license.
- e. The name of a company, corporation, association or organization can not be a Named Operator.
- f. Policy may not be written with more than two owners.

### 2. Ineligible Operators

- a. Any operator requiring an SR-22 (proof of financial responsibility).
- b. Any operator that has forfeited property due to foreclosure or repossession within the past 7 years.
- c. Any operator that has declared bankruptcy, received a tax lien or judgment within the past 7 years.
- d. Any operator who is an entertainer, athlete, celebrity, traveling minister, evangelist, circus/carnival worker, political figure or is otherwise nationally known.
- e. Any operator who has had more than 3 cancellations for non-payment, and/or has been uninsured for more than 10 days consecutively, and/or has been cancelled by The Company for any reason.

### 3. Experience Period/Driving Record

- a. Experience Period: 3 years (36 continuous months) preceding the effective date of the policy.
- b. Operators must meet the following eligibility requirements within the experience period:
  - (1) No convictions for any Major Violation.
  - (2) No more than 2 convictions for any Minor Violations within the past 12 months per operator.
  - (3) No more than 2 at-fault accidents.
  - (4) No more than 3 minor violations in the past 36 months.
- c. At-Fault Accident means any accident involving any operator for which that operator was at fault and where damages were paid by that operator or the operator's representative that were in excess of the state of residence's chargeability limits, EXCEPT those occurring under the following circumstances:
  - (1) Any accident where the accumulated total damages do not exceed \$1150 including any deductible.
  - (2) Vehicle lawfully parked and stationary at the time of the accident. If the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the vehicle.
  - (3) Any accident where the operator of the other vehicle involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident.
  - (4) Any accident where the unit operated by the applicant or any resident operator is the victim of a "hit-and-run", if the applicant or resident operator reports the accident to the proper authority within 24 hours.
  - (5) Any accident caused by collision with a bird or animal.
  - (6) Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects.
  - (7) Accident where the insurer is reimbursed by or on behalf of the named insured or other resident operator for 60% or more of the total amount of the paid claim received through subrogation or from a settlement or judgment against the individual responsible for the accident.
  - (8) Accidents occurring when using an auto in response to an emergency if the operator at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. This exception does not include any accident occurring after the auto ceases to be used in response to such accident.
  - (9) Accidents resulting in an amount being paid on behalf of an insured only under Basic, Added, Combination First Party Benefits, or Extraordinary Medical Payments Coverage.
  - (10) Auto is struck in the rear by another vehicle and the application or other resident operator has not been convicted of a moving traffic violation in connection with the accident.

### 4. Violation Definitions

- a. Major Violation means any conviction of the following:
  - (1) Driving while intoxicated or under the influence of drugs.
  - (2) Failure to stop and report when involved in an accident resulting in bodily injury.
- b. Minor Violation means any conviction of a moving traffic violation that results in:
  - (1) Suspension or revocation of an operator's license (with the exception of an operator whose license was suspended because of a single conviction of failure to stop for a school bus with flashing red lights or exceeding the speed limit by 31 miles per hour or greater.)
  - (2) Filing of evidence of financial responsibility under any financial responsibility law required as of the effective date of the policy.
- c. Felony Violation means any conviction for a felony in the past 10 years.

## 5. Excluded Operators

The Named Insured has the right to designate an excluded operator. However, any excluded operator must be identified on the application and form **VRD37 (02/04)** or **VTD37 (04/04)** must be completed and attached. This form, once completed, is binding and forms part of the contract. All excluded operators must be indicated as such on the Declarations Page. In addition, a duplicate form will print with each application to be given to the applicant for reference; it does not require a signature from the applicant or the excluded operator. A spouse may not be excluded.

## 6. Marital Status

- a. Married is defined as an operator who is legally married and residing with spouse or widowed.
- b. Single is defined as an operator who is unmarried, divorced or separated and living in a separate household.

## 7. LLC's

LLC's are acceptable as an additional insured if there is no business use associated with the unit.

# UNIT ELIGIBILITY

## 1. Definition of Unit Classifications

- a. **Motor Home-** A recreational vehicle (RV) that is built on, or is an integral part of, a self-propelled motor vehicle chassis. Unit must include a kitchen, sleeping and bathroom facilities.
  - (1) **Class A:** A Motor Home entirely constructed on a specially designed motor vehicle chassis and is commonly referred to as a conventional or custom unit.
  - (2) **Class B:** A Motor Home originally constructed as a cargo van that has been customized to include temporary sleeping, eating, and bathroom facilities.
  - (3) **Class C:** A Motor Home originally constructed on a van frame (chassis) with an additional living section located above the front outboard cab.
  - (4) **Medium-Duty Tow:** A Motor Home that is used to tow a Fifth-Wheel Travel Trailer that is also insured by The Company.
- b. **Travel Trailer-** A non-self-propelled RV with wheels designed to be used as a piece of camping equipment, pulled by, or attached to a motor vehicle. Unit must include living quarters, and provide cooking, eating, sleeping and bathroom facilities (kitchen and bathroom facilities can be waived for Truck-Mount and Pop-Up Travel Trailers).
  - (1) **Conventional:** A Travel Trailer designed to be towed by a car, van, or pick-up truck with a bumper or frame hitch.
  - (2) **Pop-Up:** A Travel Trailer with sides that collapse, and is designed to be towed by a car, van, or pick-up truck with a bumper or frame hitch.
  - (3) **Fifth-Wheel:** A Travel Trailer designed to be affixed and towed by a vehicle that is equipped with a special hitch affixed to the bed of a tow vehicle.
  - (4) **Truck-Mount:** A Travel Trailer designed to be affixed to the bed of a pick-up truck.

## 2. Unit Underwriting- Any unit that fits one or more of the following descriptions must be submitted to the Underwriting Department prior to binding coverage:

- a. Any Motor Home with a total value exceeding \$200,000 and any Travel Trailer with a total value exceeding \$80,000.
- b. Any unit over 20 years of age will require at least 2 photos showing the front, back and both sides of the unit.
- c. Any unit with any incidental and/or Light Business exposure.
- d. Any unit with existing and/or non-repaired physical damage will require at least 2 photos showing the front, back and both sides of the unit.
- e. If the unit is not listed in a RV appraisal guide such as those published by N.A.D.A. and Kelley Blue Book<sup>®</sup>, contact American Modern Insurance Group for approval by emailing a request to [requestmmt@amig.com](mailto:requestmmt@amig.com) or by facsimile request to (513) 688-3308. You may also use the electronic form found at [www.amig.com/rvmmt](http://www.amig.com/rvmmt).
- f. Any Motor Home manufactured by Chevrolet, Dodge, Ford or GMAC (even if the title states this is the make/model) must be submitted with at least 2 photos showing the front, back and both sides of the unit.

## 3. Ineligible Risks - The following units should not be written because they are ineligible:

- a. Any unit for sale or on consignment at the time of application.
- b. Any unit leased or owned by a corporation, including an association.
- c. Any unit used for commercial or business purposes other than incidental and/or Light Business exposure.
- d. Any unit that does not fit the definition of a Motor Home or Travel Trailer.
- e. Any unit registered or garaged outside of the United States.
- f. Any unit that is, or could be considered a non-professional (Motor Home) conversion of a school or public transit bus, step van, pick-up truck or delivery vehicle.
- g. Any unit parked on a commercial site (this includes a construction site).
- h. Any unit that is parked or stored in an apartment complex parking lot.

- i. Any unit used to commute to and from work or school.
- j. Any Travel Trailer that is not moved more than 2 times per year.
- k. Any Travel Trailer that has permanently attached utilities, porches, skirting or other structures.

## COVERAGES

### 1. **Bodily Injury (BI)**

- a. BI is required at a limit of \$15,000/\$30,000.
- b. Coverage for bodily harm, sickness or disease, including death that results.
- c. Mandatory coverage for Motor Home.
- d. Not available on Travel Trailer.

### 2. **Property Damage (PD)**

- a. PD is required at a limit of \$5,000.
- b. Coverage for physical injury to, destruction of or loss of use of tangible property.
- c. Mandatory coverage for Motor Home.
- d. Not available on Travel Trailer.

### 3. **Tort Threshold**

- a. Tort Threshold option of Limited or Full must be offered to all named insureds.
- b. This applies to BI/PD, UM, UIM, PIP & Full Timer.
- c. Threshold must be the same for all coverages.
- d. Not available for Travel Trailers.

### 4. **Uninsured Motorist (UM)**

- a. UM is an optional coverage.
- b. UM increased limits are available at the same intervals as standard BI Liability.
- c. UM limits may not be greater than standard BI Liability.
- d. UM limits lower than those selected for standard BI Liability must be selected in writing.
- e. UM Stacked will be added at a limit equal to standard BI Liability if not properly rejected in writing.
- f. If the named insured has only one vehicle principally garaged or registered in Pennsylvania they must purchase Non-Stacked or rejected UM.
- g. If multiple units are identified, UM coverage must be identical across all units.
- h. Not available for travel trailers.
- i. May be purchased with a Liability only policy.
- j. Option to purchase Stacked or Non-Stacked coverage. Stacked can not be purchased on a single car policy unless:
  - (1) The named insured owns another motor vehicle registered or principally garaged in Pennsylvania which is insured under a separate liability policy by the same insurer. In this case, the named insured may select Staked UM only if Stacked UM is on all other policies.
  - (2) The insurer becomes aware that the named insured owns another motor vehicle registered or principally garaged in Pennsylvania which is insured under a liability policy from a different insurer.

### 5. **Underinsured Motorist (UIM)**

- a. UIM is an optional coverage.
- b. UIM not available unless UM is purchased.
- c. Tort Threshold option of Limited or Full must be offered to all named insureds.
- d. UIM is available at the same intervals as standard Liability.
- e. UIM limits may not be greater than standard Liability.
- f. UIM must be rejected or selected in writing.
- g. Option to purchase Stacked or Non-Stacked coverage. Stacked can not be purchased on a single car policy unless:
  - (1) The named insured owns another motor vehicle registered or principally garaged in Pennsylvania which is insured under a separate liability policy by the same insurer. In this case, the named insured may select Staked UM only if Stacked UM is on all other policies.
  - (2) The insurer becomes aware that the named insured owns another motor vehicle registered or principally garaged in Pennsylvania which is insured under a liability policy from a different insurer.
- h. UIM will be added at a limit equal to standard Liability if not properly rejected or selected in writing.
- i. If multiple units are identified, UIM coverage must be identical across all units.
- j. Not available for travel trailers.
- k. May be purchased with a Liability only policy. If the named insured has only one vehicle principally garaged or registered in Pennsylvania they must purchase Non-Stacked or rejected UIM.

6. **Personal Injury Protection (PIP)**
  - a. PIP is an optional coverage.
  - b. Coverage for Medical Expenses \$5000.
  - c. PIP must be rejected in writing.
  - d. PIP will be added if not properly rejected in writing.
  - e. If multiple units are identified, PIP coverage must be selected for all units.
  - f. Not available for travel trailers.
  - g. May be purchased with a Liability only policy.
  - h. Added First Party Benefits may be purchased at limits of \$10,000, 25,000, 50,000 & 100,000.
  - i. Combination First Party Benefits may be selected when PIP is purchased. Multiple options available
  - j. Extraordinary Medical Benefits may be purchased at multiple limits.
  - k. Work Loss, Funeral Expenses and Accidental death coverage may be purchased individually.
7. **Other Than Collision and Collision (OTC & Coll)**
  - a. Optional coverage for Motor Home.
  - b. Mandatory coverage for Travel Trailer.
  - c. Collision is not available without OTC.
  - d. OTC is not available without Collision.
  - e. Deductibles:  
\$100, \$250, \$500, \$1,000 \$2000 and \$5000 options are available. Different options may be chosen for either coverage (i.e. \$100 OTC and \$500 Collision).
8. **Accidental Death & Dismemberment (AD&D)**
  - a. Coverage up to \$20,000 for loss of life or limb, according to schedule, dismemberment caused by use of unit.
  - b. Optional coverage.
  - c. May be purchased with Liability only policy.
9. **Emergency Expense Coverage**
  - a. Coverage for temporary housing, travel expense and return of unit to normal garaging location if unit is damaged more than 50 miles from that location.
  - b. Optional coverage.
  - c. Not available on Liability only policies.
10. **Full Timer Coverage**
  - a. Premises liability coverage if the unit is turned off and is being used as a primary residence 6 months or more of the year.
  - b. Optional coverage.
  - c. Not available with Vacation Liability coverage.
  - d. May be purchased with Liability only policy.
11. **Mexico Coverage**
  - a. Optional coverage.
  - b. For coverage to apply a separate Mexican Liability Policy must be obtained by the insured.
12. **Outstanding Balance Coverage**
  - a. Optional coverage.
  - b. Available only with ACV Settlement.
  - c. Coverage available only on units 0-2 model years in age.
13. **Personal Effects Coverage**
  - a. Optional coverage.
  - b. Unit Settlement option selection required.
    - (1) ACV
    - (2) Replacement Cost
  - c. Not available on Liability only policies.
14. **Towing & Labor Coverage**
  - a. Optional Coverage.
  - b. Not available on Liability only policies.
15. **Trailer Coverage**
  - a. Optional Coverage.
  - b. Not available for Travel Trailers.
  - c. \$2000 included.
  - d. Not available on Liability only policies.

16. **Vacation Liability**
  - a. Optional Coverage.
  - b. Not available with Full Timer coverage.
  - c. May be purchased with a Liability Only policy.
17. **Diminishing Deductible**
  - a. Optional Coverage
  - b. Not available on Liability only policies.
18. **Settlement Option**
  - a. Actual Cash Value (ACV)
  - b. Replacement Cost
    - (1) Available for units 0-2 model years in age.
    - (2) Value must be 85% of NADA suggested list.
  - c. Purchase Price
    - (1) Available for units 0-10 model years in age, if unit has been purchased in last 24 months.
    - (2) Bill of Sale must be maintained in agency files, and made available upon request.
  - d. Agreed Value
    - (1) Available on units 3+ model years in age.
    - (2) Appraisal dated within the last 24 months is required.
19. **Full Safety Glass**
  - a. Optional Coverage
  - b. Not available on Liability Only policies.

## DISCOUNTS

Discounts are subject to a maximum of 36%. All eligible discounts will be assigned, but the adequate documentation must be provided for discount eligibility. The documentation must accompany the application or the discount(s) will be removed until such documentation is submitted and approved.

1. **Anti-Theft Device Discounts**
  - a. **15% Passive Disabling Device-** This discount is available to any **Motor Home** that has a device that disables the vehicle by making the fuel, ignition, or starting system inoperable. A disabling device is categorized as passive if a separate manual step is not required to engage the device.
  - b. **5% Vehicle Identification Number (VIN) Etching-** This discount is available to any **Motor Home/Travel Trailer** that has the VIN etched into the vehicle's windows and/or body parts.
  - c. **5% Alarm Only Device-** This discount is available to any **Motor Home/Travel Trailer** that is equipped with a device that sounds an alarm which can be heard at a distance of at least 300 feet for a minimum of three minutes.
  - d. **5% Active Disabling Device-** This discount is available to any **Motor Home** that is equipped with a automatic device that disables the vehicle by making the fuel, ignition or starting system inoperable.
2. **5% Association Discount-** This discount is available to any **Motor Home/Travel Trailer** that is owned by an insured who is currently a member of an RV association such as FMCA or Good Sam (ID Cards are required for documentation).
3. **5% Anti-Lock Brakes Discount-** This discount is available to any **Motor Home** that is equipped with a factory installed four wheel Anti-Lock Braking System (ABS).
4. **5% Accident Prevention Course Discount-** This discount is available to any Motor Home where the auto is classified and rates as a private passenger auto and the principal operator of the vehicle is age 55 or older and has a completion certificate dated within the most recent 36 months, certifying that he/she has successfully completed a Motor Vehicle Accident Prevention Course approved by the Department of Public Safety, Bureau of Highway Safety.
5. **Passive Restraint Discounts-** This discount applies to Medical Payments Coverage only. The vehicle must be equipped with factory installed automatic occupant restraint conforming to federal crash protection requirements. This discount is available on Motor Homes only.
  - a. Driver Side only - 20%
  - b. Both front outboard seat positions - 30%

## SURCHARGES

### 1. **Driving Record Surcharges**

Violations/Accidents will be surcharged as follows:

- (1) 1 Minor Violation = 0%
- (2) 2 Minor Violations = 0%
- (3) 3 or more Minor Violations = 20%
- (4) 1 At-Fault Accident = 50%
- (5) 2 At-Fault Accidents = 150%
- (6) 3 At-Fault Accidents = 250%
- (7) 4 At-Fault Accidents = 350%

### 2. **50% Joint Owner Surcharge**

This surcharge will apply to any Motor Home/Travel Trailer owned by two individuals residing in separate households.

### 3. **50% Light Business Use Surcharge**

This surcharge will apply to any personal business that is self owned and operated with no employees and the unit is driven less than 12,000 miles annually and has no exposure from the public being in or on the Motor Home or Travel Trailer.

### 4. **100% Personal Rental Surcharge**

This surcharge will apply to any Motor Home/Travel Trailer individually owned, rented or loaned only to family or close personal friends, subject to the following requirements:

- (1) The unit can not be rented not more than 3 times in a year and/or more than 15 days at a time.
- (2) The unit can not be advertised for rent.

### 5. **65% Youthful Operator Surcharge**

This surcharge will apply to any operator under 26 years of age.

### 6. **10% Inexperienced Operator Surcharge**

This surcharge will apply to any operator who has owned and driven a Motor Home/Travel Trailer for less than 12 months within the U.S.

### 7. **10% Primary Residence/Full Timer Surcharge**

This surcharge will apply to any Motor Home/Travel Trailer used 6 months or more per year.

# HOW TO REACH US WHEN YOU NEED US

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## **TO CALL WITH AN UNDERWRITING QUESTION:**

Please call your Motor Home & Travel Trailer Underwriter at: **1-800-444-0002**

8:00 a.m. - 5:00 p.m. Eastern

or

**Email: [RV\\_Underwriting@amig.com](mailto:RV_Underwriting@amig.com)**

## **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 "Recreational Vehicle" form

**New Loss Notices** may be sent to:

**American Modern Insurance Group, Inc.**

Attn: Claims Department

P.O. Box 5323

Cincinnati, Ohio 45201-5323

## **TO ORDER BROCHURES:**

**E-mail:**

[supply@amig.com](mailto:supply@amig.com)

or **Fax:**

1-513-947-4050

## **TO OBTAIN SUPPLIES:**

**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 - Friday.**

Calls received Monday - Friday 6 p.m. - 9 p.m., weekends and holidays 8 a.m. - 9 p.m., will be answered by voice mail, and a member of Systems Support will return the call within one hour.

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



**AMERICAN MODERN HOME  
INSURANCE COMPANY**

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