



Complementary Insurance Solutions For Residential Lines

Say “yes” to more hard-to-place risks with these specialty residential policies from American Modern.

Dwelling Fire (DP-1) – *vacant, seasonal, rental and owner occupancy*

More flexibility, added discounts and a new targeted rating structure allow you to offer the right coverage, at the right price. Not every home needs, or is eligible for, the full coverage of a homeowners policy. What you know as a dwelling or fire insurance policy, the DP-1 program provides the flexibility you need to offer essential coverage for homes that are any age, any occupancy, fair or better condition, even up to four-family construction. Liability protection and many other coverages can be added as options.

Dwelling (DP-3) – *seasonal or rental*

Say “yes” to those customers whose homes don’t fit standard offerings because of age, value, use, or past claims. Your customers’ investments may not always qualify for a standard homeowners policy. But you’ll be happy to know there’s an easy solution. Whether it’s a rental property or a seasonal home, our DP-3 program offers comprehensive protection, replacement cost settlement, superior claims service and the kind of comfort and peace of mind customers deserve.

Specialty Homeowners (HO-10) – *seasonal or owner occupancy*

For those homes that need something more, or different, customers can count on you to come through with a solution. A home may be in great shape, but because it’s too far from a fire station, is an older home, or has a valuation different than the average of the neighborhood, you may have a challenge finding a solution for that customer. Our specialty homeowners program fills the middle ground between basic and comprehensive coverage – protecting not just the structure, but also personal possessions and liability exposure. (Not available in all states)

Manufactured Home – *vacant, seasonal, rental, tenant or owner occupancy*

Back your word by offering best-in-class coverage from a carrier with more than 50 years of industry expertise.

Need more flexibility to insure a customer’s manufactured home? Our program gives you the freedom to insure any factory-built home, whether it is a single-wide, double-wide, triple-wide, or 2-story modular. We place no age restriction on the home and we cover rental and seasonal manufactured homes, too.



Complementary Insurance Solutions For Recreational Lines

Be 'the one' for fun with a complete suite of specialty recreational programs from American Modern.

Motorcycle/ATV/Golf Cart

Create a custom, comprehensive program for the customer that can't wait to get their bike out on the open road.

The open road is calling and the customer who trusts you for most other lines of coverage is now asking to add a policy that's outside your wheelhouse. American Modern's motorcycle program gives you the flexibility to cover just about any style bike. Multiple options and discounts allow you to create a customized program that meets all their needs.

Collector Vehicle

Protect their collector car with one of the industry's most inclusive programs.

A collector car's age, rarity, value, unique features, limited use, availability of parts and services can make it a unique scenario to cover. Customers will love the agreed value total loss settlement, the usage-defined premium and the true, under-the-hood expertise that only American Modern offers. And you'll love how easy we make it to quote and handle a claim.

Boat/Personal Watercraft

Offer first-class coverage for boats up to 64 feet in length, 120 mph and up to \$1 million in value.

Both avid and occasional boaters who understand that a boat is an investment look for coverage that does more than just provide liability. American Modern's program ticks all the boxes and then some. In some states, we offer a special program just for yachts. A Jet Ski® or Wave Runner® may qualify for protection under our personal watercraft program.

Snowmobile

Protect their fun in the snow with full coverage available in ten Midwest and Northeastern states.

Sure, snowmobiles are fun. But in some parts of the country, they are an essential tool for survival. Even more reason to ensure that the coverage you offer meets all the customer's needs. This policy automatically meets a state's minimum coverage requirements and can be tailored with optional coverages and discounts. *(Program is available in Connecticut, Illinois, Maine, Michigan, Minnesota, New Hampshire, New York, Pennsylvania, Vermont and Wisconsin.)*

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American Modern



Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including American Modern Home Insurance Company d/b/a in CA American Modern Insurance Company (Lic. No 2222-8).

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