



## Manufactured Home

**Occupancy:** owner, rental, seasonal, vacant (via Dwelling Basic), tenant

**Home:** no age limit, single family, multi-sectional, modular home, tiny home, up to 25 on one policy

**Value:** \$5,000 to \$300,000

**Coverage:** comprehensive causes of loss, stated value settlement for total loss, ACV settlement for partial loss – upgrade to full repair or replacement cost for homes 30 years of age and newer, ACV settlement for personal property – upgrade to replacement cost

**Included:** water damage at 100% Cov. A, theft, vandalism, loss of use, reasonable repairs, emergency removal, builders risk

**Options:** water backup/sump overflow, personal or premises liability, personal property, other structures, enhanced coverage (increases limits), earthquake, vacancy permission, trip collision, home equipment breakdown, fire dept. surcharge, occasional rental, loss assessment, ID recovery, hobby farming, golf cart

**Extra:** up to 30 days lapsed coverage allowed

## Dwelling Basic

**Occupancy:** vacant, seasonal, rental, owner, non-residential

**Home:** no age limit, 1 to 4-family, fair or better condition, up to 3 stories, row homes, up to 10 on one policy

**Value:** \$10,000 (rental, owner) or \$5,000 (vacant, seasonal, non-residence) to \$500,000 or \$1M (vacant)

**Coverage:** named peril coverage, ACV settlement upgrade to full repair cost

**Included:** other structures, reasonable repairs, debris removal, additional living expenses/fair rental value, fire dept. surcharge

**Options:** water damage up to \$10,000, personal or premises liability (includes prop. mgr.), landlord personal injury, personal property, theft with vandalism, burglary, vandalism, short term or occasional rental, home equipment breakdown, service line failure, ID recovery, builders risk

## Dwelling Special

**Occupancy:** rental, seasonal, vacant, owner

**Home:** no age limit, 1- to 4-family, above average or better condition, up to 3 stories, row homes, up to 10 on one policy

**Value:** \$75,000 to \$1M

**Coverage:** comprehensive (all risk) coverage, replacement cost settlement (or modified functional replacement cost) for dwelling and other structures, named peril coverage, ACV settlement for personal property upgrade to replacement cost

**Included:** water damage at 100% Cov. A, other structures, reasonable repairs, debris removal, additional living expenses/fair rental value, fire dept. surcharge

**Options:** water backup/sump overflow, premises liability (includes prop. mgr.) landlord personal injury, personal property (can schedule), theft (seasonal), burglary, short term or occasional rental, home equipment breakdown, service line failure, ID recovery, ordinance or law

## Condominium

**Occupancy:** rental, seasonal, vacant (via dwelling basic)

**Home:** no age limit on building, high rises accepted

**Value:** \$1,000 to \$500,000

**Coverage:** named peril coverage, replacement cost settlement

**Included:** water damage at 100% Cov. A and Cov. C, premises liability (includes prop. mgr.), loss of use, loss assessment

**Options:** water backup/sump overflow, personal property, theft while rented, short term or occasional rental, landlord personal injury

**Discounts for all residential lines:** approved assoc. membership, auto policy with agent, multiple policies with AM, no claim in past 3 years, paperless documents, pay in full, protection device or service. See program manual for details.



Motorsports	Collector Vehicle	Boat	Yacht
<p><b>Types:</b> cruiser, touring, dual purpose, dirt bike, super sport, electric cycle, scooter/moped, classic/vintage, custom, trike conversion, ATV/UTV, GEM, golf cart, low speed electric vehicle, neighborhood electric vehicle, Segway, snowmobile</p> <p><b>Coverage:</b> full coverage, comp/liability, or liability only – replacement cost settlement (for life of the bike) on bikes 2 model years or newer, agreed value for classics</p> <p><b>Included:</b> \$3,000 accessories (off-road to \$1,000), personal effects/safety apparel to \$1,000, pet protection, towing and emergency expense</p> <p><b>Options:</b> accessories upgrade to \$30,000 with replacement cost, diminishing deductible, medical payments, passenger liability, personal effects/safety apparel upgrade to \$2,500, rental reimbursement, towing and emergency expense, trailer damage, travel loss reimbursement, uninsured motorist</p>	<p><b>Types:</b> classic, antique, muscle, street rod, modified, replica, kit car, exotic, race car, fire engine, truck, tractor, military vehicle, vehicles under restoration</p> <p><b>Coverage:</b> full coverage (comprehensive, collision and liability), physical damage (comprehensive and collision), comprehensive only – agreed value loss settlement (no depreciation)</p> <p><b>Included:</b> full safety glass, disaster relocation, spare parts, towing and emergency expense, personal effects, pet protection, travel loss, collectors coverage</p> <p><b>Options:</b> appreciation of value security, automobilia, diminishing deductible, medical payments, subrogation waiver exclusion, trailer physical damage, trip coverage</p> <p><b>Extra:</b> title may be held by an individual, trust, LLC or corporation, drive to work</p>	<p><b>Types:</b> bass/walleye, runabout, sport fish, performance, ski boat, sail boat, pontoon, houseboat, hovercraft, antique, wood hull, PWC – any boat less than 27 ft</p> <p><b>Coverage:</b> full coverage (includes hull liability) or just liability – agreed value settlement, replacement cost or actual cash value</p> <p><b>Included:</b> accidental fuel spill, under/uninsured boaters, watersports liability, wreck removal, pet protection, no use of after-market parts</p> <p><b>Options:</b> hull damage (includes consequential damage, replacement for parts up to 10 years old, named storm deductible 1 to 20%, personal effects at \$2,500, towing and emergency expenses at \$250, 50% of haul out coverage at \$500, choose a deductible between \$100 and \$5,000), boat lift, bow to stern protection, genuine parts security, diminishing deductible, professional angler, chartered fishing guide, port risk, rental reimbursement, tournament fee reimbursement, trailer physical damage, travel loss reimbursement, nautical collectibles</p> <p><b>Extra:</b> title may be held by an individual, trust, LLC or corporation, extensive navigation allowances</p>	<p><b>Types:</b> cruiser, sport fish, performance, sail boat, pontoon from 27 to 64 ft., houseboat 27 ft. or greater</p> <p><b>Coverage:</b> full coverage (includes hull, P&amp;I) or just liability – agreed value settlement, replacement cost or actual cash value</p> <p><b>Included:</b> accidental fuel spill, under/uninsured boaters, search and rescue, watersports liability, wreck removal, pet protection</p> <p><b>Options:</b> hull damage (includes consequential damage, replacement for parts up to 10 years old, named storm deductible 1 to 20%, personal effects at \$5,000, towing and emergency expenses at \$1,000, 50% of haul out coverage at \$500, \$3,000 for unscheduled dinghy, choose a deductible between 1 and 10%), boat lift, bow to stern protection, captain and crew, chartered fishing guide, diminishing deductible, extended navigation, parts replacement for parts up to 15 or 20 years old, genuine parts security, liveaboard, nautical collectibles, occasional charter, port risk, professional angler, rental reimbursement, tournament fee reimbursement, trailer physical damage, travel loss reimbursement, bareboat rental</p> <p><b>Extra:</b> title may be held by an individual, trust, LLC or corporation, extensive navigation allowances including the Bahamas, Caribbean and Mexico</p>
<p><b>Discounts for all recreational lines:</b> advanced quote, anti-theft devices, assoc. membership, customer loyalty, homeownership, lay-up, multiple vehicles, multiple policies with AM, no driving violations, paperless policy, pay in full, preferred customer, prior insurance, safety course completion</p>			

Quote and book via AMsuite®. Most prior losses, credit issue or bankruptcy are acceptable. Company will order inspection if needed. Refer to state program manual for coverage details.

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 American Modern Property and Casualty Insurance Company.