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Full online quoting and policy issuing through our Amsuite® system.

Residential Products



Manufactured Home	Dwelling Basic	Dwelling Special	Homeowners FLEX®
<p>Occupancy: owner, rental, seasonal, vacant (via Dwelling Basic)</p> <p>Home: no age limit, single family, multi-sectional, modular, tiny home, up to 25 units on one policy</p> <p>Value: \$5,000 to \$300,000</p> <p>Coverage: open peril (aka "all risk") 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 for personal property – upgrade to replacement cost</p> <p>Included: water damage, theft, vandalism, loss of use, reasonable repairs, emergency removal, builders risk</p> <p>Options: water backup/sump overflow, personal or premises liability, personal property, other structures, enhanced coverage (increases limits), flood, earthquake, vacancy permission, trip collision, home equipment breakdown, fire dept. service charge, occasional rental, loss assessment, ID recovery, hobby farming, golf cart</p> <p>Extra: up to 30 days lapsed coverage allowed</p>	<p>Occupancy: vacant, seasonal, rental, owner, non-residential</p> <p>Home: no age limit, 1 to 4-family, fair or better condition, up to 3 stories, row homes, up to 30 on one policy except in CA, NY and NC</p> <p>Value: \$20,000 (rental, owner) or \$5,000 (vacant, seasonal, non-residence) to \$500,000 or \$1M (vacant)</p> <p>Coverage: named peril coverage, ACV settlement – upgrade to full repair cost</p> <p>Included: other structures, reasonable repairs, debris removal, 10% fair rental value, fire dept. service charge</p> <p>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</p>	<p>Occupancy: rental, seasonal, vacant</p> <p>Home: no age limit, 1- to 4-family, above average or better condition, up to 3 stories, row homes, up to 30 on one policy except in CA, NY and NC</p> <p>Value: \$75,000 to \$1M</p> <p>Coverage: open peril (aka "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</p> <p>Included: water damage at 10% Cov. A, other structures, reasonable repairs, debris removal, additional living expenses/fair rental value, fire dept. service charge</p> <p>Options: water damage upgrade to 100% Cov. A, water backup/sump overflow, premises liability (includes prop. mgr.) landlord personal injury, personal property, theft (seasonal), burglary, short term or occasional rental, home equipment breakdown, service line failure, ID recovery, ordinance or law</p>	<p>Occupancy: owner, seasonal</p> <p>Home: no home age limit, roof 20 years or newer for replacement cost, 1- to 2-family, average or better condition, up to 10 on one policy</p> <p>Value: \$50,000 (\$75,000 if replacement cost) to \$1M</p> <p>Coverage: open peril coverage (aka "all risk") on dwellings and structures – replacement cost settlement option – ACV, full repair, extended repl. cost, modified functional repl. cost (if home 1960 or older) available – ACV on roof older than 10 years</p> <p>Included: water damage at 100% Cov. A+B+C (options: 10% 25% 50% 75% Cov. A) with mold remediation sublimit, \$100k liability (options from \$25k up to \$1M), named peril personal property at 50%, other structures at 10%, theft, reasonable repairs, debris removal, loss of use at 20%, fire dept. service charge, loss assessment</p> <p>Options: water backup/sump overflow, occasional rental, ordinance or law at 10%, home equipment breakdown, service line, earthquake, ID recovery, hobby farming, home sharing</p> <p><i>Please refer to the applicable Homeowners FLEX Program Manual for complete details. Mandatory exclusions, including roof cosmetic damage exclusion and swimming pool slide and diving board liability exclusion, apply.</i></p>
<p>Potential discounts for residential lines: approved assoc. membership, auto policy with agent, multiple policy types with American Modern, no claim in past 3 years, paperless documents, pay in full, protection device or service. See program manual for details.</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.

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Recreational Products



Motorsports	Collector Vehicle	Boat	Yacht
<p>Types: cruiser, touring, dual purpose, dirt bike, super sport, electric cycle, scooter/moped, classic/vintage, custom, trike conversion, ATV, side by side (UTV), GEM, golf cart, low speed electric vehicle, neighborhood electric vehicle, personal transporters, snowmobile</p> <p>Coverage: full coverage (liability plus collision and comprehensive coverage), comprehensive and 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>Included: \$3,000 accessories (off-road to \$1,000), personal effects/safety apparel to \$1,000, passenger liability (registered passenger vehicles), pet protection, towing and emergency expense</p> <p>Options: accessories upgrade to \$30,000 with replacement cost, diminishing deductible, medical payments, personal effects/safety apparel upgrade to \$2,500, rental reimbursement, towing and emergency expense, trailer damage, travel loss reimbursement, uninsured motorist</p>	<p>Types: classic, antique, muscle, street rod, modified, replica, kit car, exotic, race car, fire engine, truck, tractor, military vehicle, vehicles under restoration</p> <p>Coverage: full coverage (comprehensive, collision and liability), physical damage (comprehensive and collision), comprehensive only, agreed value loss settlement with no depreciation (inclusive of taxes and fees)</p> <p>Included: towing and emergency expense, full safety glass, disaster relocation, spare parts, personal effects, pet protection, travel loss, collectors coverage</p> <p>Options: trailer physical damage, drive to work, appreciation of value security, automobilia, diminishing deductible, medical payments, subrogation waiver exclusion</p> <p>Extra: title may be held by an individual, trust, LLC</p>	<p>Types: less than 27 ft: runabout, sport fish, ski boat, sail boat, pontoon, bass/walleye, performance up to 90mph, PWC</p> <p>Coverage: full coverage (includes hull and liability) or just liability – agreed value total loss settlement, replacement cost or actual cash value</p> <p>Included: accidental fuel spill, under/uninsured boaters, watersports liability, wreck removal, pet protection, med pay at \$1,000, 50% up to \$500 haul out, \$2,500 personal effects, \$250 towing and emergency expense, replacement for parts up to 10 years</p> <p>Options: hull damage (includes ensuing loss), with deductible from \$100 to \$5,000, named storm coverage with deductible from 1 to 20%, boat lift, bow to stern protection, diminishing deductible, pro angler, chartered fishing guide, no after-market parts, rental reimbursement, tournament fee reimbursement, trailer physical damage, travel loss</p> <p>Extra: title held by an individual, trust, LLC or corp.</p>	<p>Types: 27 to 64 ft.: cruiser, sport fish, sail boat, pontoon, performance up to 120mph, houseboat (can be longer)</p> <p>Coverage: full coverage (includes hull and protection & indemnity) or just P&I – agreed value total loss settlement, replacement cost, or actual cash value</p> <p>Included: protection and indemnity, accidental fuel spill, under/uninsured boaters, search and rescue, watersports liability, wreck removal, pet protection, medical payments at \$10,000, captain and crew at \$25,000, 50% up to \$500 haul out, \$5,000 personal effects, \$1,000 towing and emergency expense, replacement for parts up to 10 years, \$3,000 for unscheduled dinghy</p> <p>Options: hull damage (includes ensuing loss) with deductible between 1 and 10%, named storm coverage with deductible from 1 to 20%, boat lift, bow to stern protection, diminishing deductible, pro angler, rental reimbursement, tournament fee reimbursement, trailer physical damage, travel loss, nautical collectibles</p> <p>Extra: title held by individual, trust, LLC or corp., extensive navigation allowances available for Bahamas, Caribbean, Mexico</p>
<p>Potential discounts for recreational lines: advanced quote, anti-theft devices, assoc. membership, customer loyalty, homeownership, lay-up, multiple vehicles, multiple policy types with American Modern, no driving violations, paperless policy, pay in full, preferred customer, prior insurance, safety course completion. See program manual for details.</p>			

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or 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 but not limited to American Modern Property and Casualty Insurance Company. (CA Lic. No. 6129-1)

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