



Manufactured Home	Dwelling Basic	Dwelling Special	Homeowners
<p>Occupancy: owner, rental, seasonal, vacant (via Dwelling Basic), tenant</p> <p>Home: no age limit, single family, multi-sectional, modular home, tiny home, up to 25 on one policy</p> <p>Value: \$5,000 to \$300,000</p> <p>Coverage: comprehensive causes of loss, stated value settlement for total loss, ACV settlement for partial loss – upgrade to full repair or replacement cost, ACV settlement for personal property – upgrade to replacement cost</p> <p>Included: water damage at 100% Cov. A, 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), earthquake, vacancy permission, trip collision, home equipment breakdown, fire dept. surcharge, 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-residence</p> <p>Home: no age limit, 1 to 4-family, fair or better condition, up to 3 stories, row homes, up to 10 on one policy</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, additional living expenses/fair rental value, fire dept. surcharge</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: up to 80 years of age, 1- to 4-family, above average or better condition, up to 3 stories, row homes, up to 10 on one policy</p> <p>Value: \$75,000 to \$750,000 (rental) or \$1M (seasonal, vacant)</p> <p>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</p> <p>Included: water damage at 10% Cov. A, other structures, reasonable repairs, debris removal, additional living expenses/fair rental value, fire dept. surcharge, ordinance or law</p> <p>Options: water damage upgrade to 100% Cov. A, 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</p>	<p>Occupancy: owner, seasonal</p> <p>Home: no age limit for basic coverage (60 year max. if adding replacement cost or for row or town home), 1- to 2-family, average or better condition</p> <p>Value: \$50,000 to \$500,000</p> <p>Coverage: named peril coverage, ACV settlement upg. to full repair or replacement</p> <p>Included: liability, personal property, other structures, reasonable repairs, debris removal, loss of use, fire dept. surcharge</p> <p>Options: water damage at 10 to 100% Cov. A, water backup/sump overflow, additional perils, theft</p>

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, home certified FORTIFIED or 2006 IRC or later. See program manual for details.



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Alabama

Think of Us First

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/UTV, GEM, golf cart, low speed vehicle, neighborhood electric vehicle, Segway, snowmobile</p> <p>Coverage: full coverage, comp/liability or just liability, ACV settlement replacement cost for bikes 2 model years or newer, agreed value for classics</p> <p>Included: accessories to \$3,000 (off-road to \$1,000), personal effects/safety apparel to \$1,000, pet protection, towing and emergency expense</p> <p>Options: accessories upgrade to \$30,000, 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>Types: classic, antique, muscle, street rod, modified, replica, kit car, exotic, race car, fire engine, truck, tractor, military vehicle, restorations in process</p> <p>Coverage: full coverage (collision, comprehensive, property damage, bodily injury, uninsured motorist, any state requirements), agreed value loss settlement (no depreciation)</p> <p>Included: collectors coverage, disaster relocation, personal effects, pet protection, spare parts, towing and emergency expense, travel loss</p> <p>Options: appreciation of value security, automobilia, collision, diminishing deductible, medical payments, subrogation waiver exclusion, trailer physical damage, trip coverage, uninsured motorist</p> <p>Extra: title may be held by an individual, trust, LLC or corporation</p>	<p>Types: bass/walleye, runabout, sport fisher, performance, ski boat, sail boat, pontoon, houseboat, hovercraft, antique, personal watercraft vessels longer than 26 ft may qualify for the yacht program</p> <p>Coverage: full coverage (includes BI, PD, med. pay) or just liability; agreed value settlement (ACV) or replacement cost</p> <p>Included: accidental fuel spill, under/uninsured boaters, watersports liability, wreck removal, pet protection</p> <p>Options: hull damage (includes ensuing loss, replacement for parts up to 10 years old, haul out, towing and emergency expense, personal effects, named storm deductible 1 to 20%), replacement for parts up to 15 or to 20 years old, bow to stern protection, genuine parts security, diminishing deductible, professional angler, boat lift, chartered fishing guide, port risk, rental reimbursement, tournament fee reimbursement, trailer physical damage, travel loss reimbursement</p> <p>Extra: title may be held by an individual, trust, LLC or corporation, extensive navigation allowances</p>	<p>Types: vessels longer than 26 ft and up to \$1M in value</p> <p>Coverage: full coverage (includes P&I, med. pay) or just liability; agreed value settlement (ACV) or replacement cost</p> <p>Included: accidental fuel spill, under/uninsured boaters, search and rescue, watersports liability, wreck removal, pet protection</p> <p>Options: hull damage (includes ensuing loss, extended parts replacement 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 costs at \$500. Choose a deductible between 1 and 10%), boat lift, bow to stern protection, captain and crew, chartered fishing guide, diminishing deductible, extended navigation, extended parts replacement for parts up to 15 or 20 years old, genuine parts security, haul out, liveaboard, nautical collectibles, occasional charter, port risk, professional angler, rental reimbursement, tournament fee reimbursement, trailer physical damage, travel loss reimbursement</p> <p>Extra: title may be held by an individual, trust, LLC or corporation, extensive navigation allowances</p>
<p>Discounts for all recreational lines: advanced quote, anti-theft devices, assoc. membership, customer loyalty, homeownership, lay-up, multiple motorsport 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.