



## Manufactured Home

- Occupancy: owner, rental, seasonal, vacant, tenant
- No age limit on home
- Single family
- Values: up to \$200,000 (\$50,000 tenant)
- Comprehensive coverage
- Stated value settlement for total loss
- ACV for partial loss – can upgrade to replacement cost for homes up to 30 years
- Included: liability, personal property, other structures, additional living expenses/loss of use, reasonable and necessary repairs, emergency removal, fire dept charge, debris removal
- Options: mechanical breakdown of systems and appliances, builder's risk, earthquake, occasional rental, ID recovery, increased limits for other structures, personal property, and liability
- Up to 30 days lapse in insurance allowed

## Dwelling Fire (DP-1)

- Occupancy: vacant, rental, seasonal, owner
- No age limit on home
- Up to 4-family dwelling, town or row home
- Vacant: dwelling, manufactured home, condominium
- Values: \$20,000 (\$5,000 seasonal, vacant mfg home) to \$300,000 (\$500,000 vacant)
- Named peril coverage
- ACV settlement with option of full repair cost
- Included: reasonable and necessary repairs, additional living expense, fire dept charge
- Options: liability, other structures, personal property, vandalism, burglary, vacancy permission, ID recovery, occasional rental, short term rental, builder's risk (vacant), water backup, and mechanical breakdown of systems and appliances
- Property manager can be additional insured for premises liability
- Credits: masonry construction
- Coverage A can be written for standalone structure – pole barn, camping shelter, covered boat slip

**Flexible property insurance solutions:** Airbnb-type\* rentals, 12-month rental property, schedules of rental property, vacation homes, second homes, vacant property, homes in renovation, full-time owner occupancy, homes not eligible for HO-3, and manufactured home construction. Homes may be titled in the name of an individual, LLC, corporation, or trust.

**Quote and book via modernLINK®.** All protection classes (even 9 and 10) accepted. Most prior losses, credit issue or bankruptcy are acceptable. Company orders inspection if needed. Unfavorable liability exposures (pool, animals, trampoline) will be considered for DP-1 and DP-3.

# Mississippi

Think of Us First

## Recreational Products



Motorcycle	Watercraft	Collector Vehicle
<ul style="list-style-type: none"> <li>• All bike types, plus off-road ATV, scooter, golf cart, GEM cars</li> <li>• Full coverage, comp/liability, or just liability</li> <li>• Replacement cost optional for bikes 2 years or newer</li> <li>• Liability limits up to \$250/\$500</li> <li>• Most driving records</li> <li>• Included: \$3,000 accessories (\$1,000 for off-road), can increase to \$15,000</li> <li>• Options: replacement cost, travel loss reimbursement, rental reimbursement, transport trailer</li> <li>• Discounts: transfer, homeowner, safety course, multiple units, no claims renewal</li> </ul>	<ul style="list-style-type: none"> <li>• Most boat types accepted – up to 64 ft (125 ft houseboat), 70 to 120 m.p.h. depending on type, and values up to \$500,000 coastal or \$1M inland</li> <li>• Full coverage or liability only</li> <li>• Agreed value settlement for boats up to 10 years</li> <li>• Optional replacement cost for boats up to 3 years</li> <li>• ACV settlement for boats 11 years or older</li> <li>• Included: consequential damage, liability for under/ uninsured watercraft, liability while renting or borrowing a boat, fishing gear/personal effects (\$5,000), emergency assistance and towing, haul out, accidental pollution, medical payments</li> <li>• Separate options: water sport liability, trailer, boat lift, diminishing deductible</li> <li>• Extra options for yacht owners and pro fishermen</li> <li>• Discounts: ownership experience, no claims renewal, policy transfer, diesel fuel</li> </ul>	<ul style="list-style-type: none"> <li>• Collector vehicles used primarily for pleasure: antique, classic, muscle car, custom, hot rod, exotic, motorcycle, tractor, fire engine, under restoration, military equipment</li> <li>• Hard-to-place: late-model collectible, kit/car or replica, highly modified, pro-street and race, trailers</li> <li>• Agreed value with inflation guard – no depreciation</li> <li>• Collections of any size</li> <li>• One liability charge covers all vehicles – up to \$1M per accident limit</li> <li>• Broad usage and operator eligibility</li> <li>• Mileage tiers = rate savings: from 1,000 to unlimited</li> <li>• Included: trip interruption (\$600), towing (\$75), parts (\$2,000), pet (\$750), new vehicle (\$50,000)</li> <li>• Options: nationwide roadside assistance with flatbed towing, full safety glass, transit and foreign country</li> <li>• Discounts: affiliated car club/association membership, large collections, high- value vehicles, anti-theft device</li> </ul>

\*Airbnb is a trademark of Airbnb, Inc. and is not affiliated with 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).