



Manufactured Home	Dwelling Fire (DP-1)	Dwelling (DP-3)
<ul style="list-style-type: none"> • Occupancy: owner, rental, seasonal, vacant, tenant • No age limit on home • Single family • In park or out of park • Park model, stationary travel trailer, tiny home also eligible • Values: up to \$200,000 • Comprehensive coverage • Stated value settlement for total loss • Optional replacement cost for partial loss for homes 30 years or newer plus rental or seasonal • ACV for older homes • Included: liability, personal property, other structures, loss of use/rent, reasonable repairs, emergency removal, fire dept charge • Options: mechanical breakdown of systems and appliances, occasional rental, builder's risk, earthquake • Up to 7 days lapsed coverage allowed • All coastal counties are open to new business – 1,000 foot distance from a seacoast, bay or sound restriction applies 	<ul style="list-style-type: none"> • 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: up to \$500,000 (\$1M for vacant) • Named peril coverage • ACV settlement with option for full repair cost • Included: other structures, reasonable repairs, loss of use/rent, fire dept charge • Options: liability, personal property, vandalism, burglary, occasional rental, short term rental, vacancy permission, water backup, equipment breakdown, ID recovery, builder's risk • Coverage A can be written for standalone structure such as a pole barn, camping shelter, covered boat slip • All coastal counties are open to new business – 1,000 foot distance from a seacoast, bay or sound restriction applies 	<ul style="list-style-type: none"> • Occupancy: rental, seasonal, owner • No age limit on home, roof 20 years or newer • Up to 4-family dwelling • Values: \$10,000 to \$750,000 (\$1M seasonal) • Comprehensive coverage • Replacement cost settlement • Included: other structures, reasonable repairs, loss of rent, vandalism, fire dept charge • Options: liability, personal property, occasional rental, short term rental, vacancy permission, equipment breakdown, burglary, water backup • Credits: protective devices, masonry construction • All coastal counties are open to new business – 1,000 foot distance from a seacoast, bay or sound restriction applies

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.



Eastern Underwriting Managers
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Motorcycle	Watercraft	Collector Vehicle
<ul style="list-style-type: none"> • All bike types, plus off-road ATV, scooter, golf cart, GEM cars • Full coverage, comp/liability, or just liability • Replacement cost optional for bikes 2 years or newer • Liability limits up to \$250/\$500 • Most driving records • Included: \$3,000 accessories (\$1,000 for off-road), can increase to \$15,000 • Options: travel loss reimbursement, rental reimbursement, transport trailer • Discounts: transfer, homeowner, safety course, multiple units, no claims renewal 	<ul style="list-style-type: none"> • Most boat types accepted -- up to 64 ft (125 ft houseboat) 70 to 120 m.p.h. depending on type, and up to \$500,000 in value • Full coverage or liability only • Agreed value settlement for boats up to 10 years • Optional replacement cost for boats up to 3 years • ACV settlement for boats 11 years or older • 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 • Packaged options: increased limits for personal effects, emergency assistance and towing, fishing tournament fee reimbursement • Separate options: watersports liability, trailer or boat lift, diminishing deductible • Discounts: no claims renewal, policy transfer, diesel fuel • Extensive navigation allowances 	<ul style="list-style-type: none"> • Collector vehicles used primarily for pleasure: antique, classic, muscle car, custom, hot rod, exotic, motorcycle, tractor, fire engine, under restoration, military equipment • Hard-to-place: late-model collectible, kit/car or replica, highly modified, pro-street and race, trailers • Agreed value with inflation guard - no depreciation • Collections of any size • One liability charge covers all vehicles - up to \$1M per accident limit • Broad usage and operator eligibility • Mileage tiers = rate savings: from 1,000 to unlimited • Included: trip interruption (\$600), towing (\$75), parts (\$2000), pet (\$750), new vehicle (\$50,000) • Options: nationwide roadside assistance with flatbed towing, full safety glass, transit and foreign country • Discounts: affiliated car club/association membership, large collections, high- value vehicles, anti-theft device

*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). 04605-VA-201805