

AMsuite[®] Residential Property Products

New options and new discounts give the residential property products a refresh.

The core coverages will still be familiar to you, but new options, lots of discounts, plus an easier quoting process will boost your confidence in recommending these products:

- **Dwelling Basic (formerly DP-1)**
- **Dwelling Special (formerly DP-3)**
- **Homeowners (formerly Specialty Homeowners)**
- **Manufactured Home**
- **Rental and Seasonal Condominium (select states)**

These products protect rental properties, seasonal homes, vacant property, renovations, and full-time homes, whether site-built or manufactured. We even accept non-residential structures such as a pole barn or boat house. When an HO-3 policy is not the best fit for a customer, give them great coverage from a company that you know from experience will treat them fairly if there is ever a claim.

Key selling points



- Rates are much more refined and targeted – and remember to add the discounts to get the very best rate.
- Multiple units can be written on one policy – up to 10 dwellings or up to 25 for manufactured homes. No need to call Customer Service to add new units. Occupancy and other conditions apply.
- Policy forms now use 2014 ISO language.
- Vacant is a new occupancy type in the Dwelling Basic and Dwelling Special programs, which eliminates the need for the Vacancy Permission endorsement.
- Add water damage coverage (limits vary by program).
- Add theft coverage (limits vary by program).
- Add coverage for damage caused by service line failure.
- Premises liability coverage protects both the landlord and the property manager.
- For rental property covered by premises liability, you can add landlord personal injury coverage for circumstances such as a wrongful eviction complaint.
- Many new discounts benefit customers.
- New payment options give customers more flexibility.

New discounts help customers save

Property coverage has up to ten available discounts, making it easy for you to save a customer 20 percent or more:

- Approved association membership – 5%
- Auto policy with agent – 5%
- Multiple policies with American Modern – 5%
- No claim in past 3 years – varies
- Paperless documents – 1%
- Paying in full – 5%
- Central station fire/smoke alarm – 5%*
- Central station burglar alarm – 5%*
- Local smoke and/or burglar alarm – 2%*
- Deadbolt, smoke alarm, fire extinguisher – 2%*

** up to 10% total / not available for vacant property*

This list applies generally to all of the updated residential products, but may vary somewhat by product and state. The actual discount percent will vary based on the kind of coverage selected.

AMsuite® Recreational Products

New discounts and new options will make it easy to attract and keep customers.

Owners of boats, classic cars and motorcycles are very passionate about their hobbies. They expect you, as their agent, to provide the coverage that protects them when they are out enjoying time on the road or water. This is an excellent business opportunity for you because recreational lines are a draw to new customers. They also complement your auto and homeowners business and support retention.

To help you, we've added new discounts and more options to these products:

- **Collector Vehicle**
- **Motorsports (formerly Motorcycle and Snowmobile)**
- **Boat (formerly Watercraft)**
- **Yacht (new product, in some markets)**

We took a close look at our rates, too, to be sure that your quotes are priced competitively. The new combination of coverage, discounts, and adjusted rates should be very sellable to new and renewing customers.

Key selling points

Boat



- The Boat product's flexibility lets you customize the coverage to suit the boat and boater instead of just adding a pre-defined package of extra coverages that may not be an ideal fit.
- Antique boats are eligible.
- Personal watercraft (such as a Jet Ski) are accepted, with the same options as a boat.
- Yacht is a new, separate product accepting vessels longer than 26 feet and valued up to \$1M. Its limits and options are different than those available with the Boat product.

Collector Vehicle



- At renewal, any increase in a car's value is automatically reflected in the policy limit.
- Estimating the value of modification is much simpler.
- Weather disaster losses to a collection can be avoided if there is sufficient time to simply move the collection. We'll reimburse 50 percent of relocation costs.
- A new option covers automobile-related memorabilia such as signs or a gas pump.

Motorsports



- Write coverage for common bike types plus classic and custom cycles, golf carts, lower-speed electric vehicles, ATVs, and snowmobiles.
- Classic bikes are protected with an agreed value settlement.
- Bikes 2 model years old or newer are eligible for replacement cost settlement. It will not expire so long as the owner keeps renewing. It's a hard-to-find coverage.
- Add up to \$30,000 in accessory coverage. This is very appealing to serious riders.

New discounts help customers save

There is no limit on the number of discounts you can apply, and no cap on the total discount value:

- Advance quote
- Anti-theft device installation
- Association membership
- Customer loyalty (renewal)
- Homeownership, any carrier
- Multiple policies with American Modern
- Multiple vehicles on a policy
- No driving violations
- Paperless policy
- Paying in full
- Preferred customer (claims free)
- Prior insurance (from other carrier)
- Safety course completion
- Yacht lay-up

This list applies generally to all of the updated recreational products, but may vary somewhat by product and state. The actual discount percent will vary based on the kind of coverage selected.