



Manufactured Home

Occupancy: owner, rental, seasonal, vacant (via Dwelling Basic), tenant
Home: no age limit, single family, multi-sectional, modular home, tiny home, up to 25 on one policy
Value: \$5,000 to \$300,000
Coverage: comprehensive 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 settlement for personal property – upgrade to replacement cost
Included: water damage at 100% Cov. A, theft, vandalism, loss of use, reasonable repairs, emergency removal, builders risk
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 coverage allowed
Extra: up to 30 days lapsed coverage allowed

Dwelling Basic

Occupancy: vacant, seasonal, rental, owner, non-residential
Home: no age limit, 1 to 4-family, fair or better condition, up to 3 stories, row homes, up to 10 on one policy
Value: \$10,000 (rental, owner) or \$5,000 (vacant, seasonal, non-residence) to \$300,000 or \$1M (vacant)
Coverage: named peril coverage, ACV settlement upgrade to full repair cost
Included: other structures, reasonable repairs, debris removal, additional living expenses/fair rental value, fire dept. surcharge
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
Note: wind/hail deductible applies to coastal counties

Dwelling Special

Occupancy: rental, seasonal, vacant
Home: no age limit on home (roof 20 years or newer), 1- to 4-family, above average or better condition, up to 3 stories, row homes, up to 10 on one policy
Value: \$75,000 to \$1M
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
Included: water damage at 10% Cov. A, other structures, reasonable repairs, debris removal, additional living expenses/fair rental value, fire dept. surcharge
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
Note: wind/hail deductible applies to coastal counties

Homeowners

Occupancy: owner, seasonal
Home: no age limit for basic coverage (60 year max. if adding replacement cost or row or town home), 1- to 2-family, average or better condition
Value: \$50,000 (\$75,000 if replacement cost) to \$500,000
Coverage: named peril coverage, ACV settlement upg. to full repair or replacement
Included: liability, personal property, other structures, reasonable repairs, debris removal, loss of use, fire dept. surcharge
Options: water damage at 10 to 100% Cov. A, water backup/sump overflow, additional perils, theft

Condominium - NEW

Occupancy: rental, seasonal
Home: no age limit on building, high rises accepted
Value: \$1,000 to \$500,000
Coverage: named peril coverage, replacement cost settlement
Included: water damage at 100% Cov. A and Cov. C, premises liability (includes prop. mgr.), loss of use, loss assessment
Options: water backup/sump overflow, personal property, theft while rented, short term or occasional rental, landlord personal injury

Potential discounts for 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. See program manual for details.

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.



			
<h2>Motorsports</h2> <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 electric vehicle, neighborhood electric vehicle, Segway, snowmobile</p> <p>Coverage: full coverage, comp/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, pet protection, towing and emergency expense</p> <p>Options: accessories upgrade to \$30,000 with replacement cost, 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>	<h2>Collector Vehicle</h2> <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 (no depreciation)</p> <p>Included: full safety glass, disaster relocation, spare parts, towing and emergency expense, personal effects, pet protection, travel loss, collectors coverage</p> <p>Options: appreciation of value security, automobiles, diminishing deductible, medical payments, subrogation waiver exclusion, trailer physical damage, trip coverage</p> <p>Extra: title may be held by an individual, trust, LLC or corporation, drive to work</p>	<h2>Boat</h2> <p>Types: less than 27 ft: bass/walleye, runabout, sport fish, performance, ski boat, sail boat, pontoon, houseboat, hovercraft, antique, PWC</p> <p>Coverage: full coverage (includes hull/liability) or just liability -- agreed value settlement, replacement cost or actual cash value</p> <p>Included: accidental fuel spill, under/uninsured boaters, watersports liability, wreck removal, pet protection, no after-market parts, 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 consequential damage), deductibles \$100 to \$5,000, named storm deductible 1 to 20%, boat lift, bow to stern protection, diminishing deductible, pro angler, chartered fishing guide, port risk, rental reimbursement, tournament fee reimbursement, trailer physical damage, travel loss, nautical collectibles</p> <p>Extra: title held by an individual, trust, LLC or corp., navigation allowances</p>	<h2>Yacht</h2> <p>Types: 27 to 64 ft.: cruiser, sport fish, performance, sail boat, pontoon, houseboat (can be longer)</p> <p>Coverage: full coverage (includes hull, P&I) or just liability -- agreed value settlement, replacement cost, or actual cash value</p> <p>Included: 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 / emergency expense, replacement for parts up to 10 years, \$3,000 for unscheduled dinghy</p> <p>Options: hull damage (includes consequential damage) deductibles between 1 and 10%, named storm deductible 1 to 20%, boat lift, bow to stern protection, diminishing deductible, liveaboard, pro angler, chartered fishing guide, occasional charter, extended navigation, port risk, rental reimbursement, tournament fee reimbursement, trailer physical damage, travel loss, nautical collectibles</p> <p>Extra: title may be held by an individual, trust, LLC or corporation, extensive navigation allowances including the Bahamas, Caribbean and Mexico</p>
<p>Potential discounts for recreational lines: advanced quote, anti-theft devices, assoc. membership, customer loyalty, homeownership, lay-up, multiple vehicles, multiple policies with AM, 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 not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. American Modern Insurance Group, American Modern, AMsuite, modernLINK, and Homeowners Flex are trademarks or registered trademarks of American Modern Insurance Group, Inc. Policies are written by American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1).