



MANUFACTURED HOME

Comprehensive protection for you and your home

Insuring mobile homes has been at the heart of American Modern's insurance business for more than 45 years. We provide comprehensive coverage designed for single-family, owner-occupied homes.

Our program accepts any home that is factory-built, whether it is single-wide, double-wide, triple-wide, or 2-story modular. Unlike other insurers, we place no age restriction on your home.

Coverage highlights

Comprehensive protection

Your policy covers any cause of loss (fire, lightning, wind, hail, explosion, burst water pipes, and so on) unless that cause is specifically excluded in the policy documents. This kind of coverage is sometimes referred to as "special form" coverage.

Stated value loss settlement

For a total loss, we settle at the state value of your home which is listed on your policy. There is no depreciation deduction. For a partial loss, we pay the actual cash value of the loss, but you can upgrade that to a replacement cost valuation.

Liability

If someone is injured in your home, or if you accidentally injure someone or damage property away from your home, you may be liable. Choose from several protection levels.

Personal property

Your belongings are protected on an actual cash value basis, but in some states you can upgrade the policy to a replacement cost valuation.

Other mobile home insurance options

If a comprehensive package of protection is more than you need, we can mix and match coverage. If you only want physical damage coverage to the structure, but not for your personal property, we can do that. We can also exclude liability. Your agent will work with you to be sure that the coverage mix you select truly meets your needs, and that you understand what coverage is excluded from your policy.

- The rental program accepts residential and commercial-use units.
- Our seasonal program covers mobile homes that are used just part of the year.
- A vacant mobile home can be insured through our DP-1 Vacant program.



Manufactured Home program

<p>Included coverage</p>	<p>Liability – You are covered if an injury occurs to someone while on the premises, or if you accidentally injure someone or damage property away from your home.</p> <p>Personal property – Your personal belongings are protected on an actual cash value basis if the home suffers a covered loss.</p> <p>Other structures – Your shed, detached garage or fence are protected.</p> <p>Additional living expenses – If a covered peril causes sufficient damage that you need to move out, we cover the extra living expenses until repairs are complete or you find a new home.</p> <p>Reasonable expenses – We cover the cost for emergency repairs that prevent additional damage, such as covering a roof after a storm.</p> <p>Vandalism – Physical damage or defacement of the home is included.</p> <p>Theft – Personal items, or permanently attached items such as a heat pump or even copper piping, are covered for loss if stolen from the home. Certain items have specific dollar limits.</p>
<p>Optional coverage</p>	<p>Enhanced coverage – Increase the limits for additional living expenses, collapse, emergency removal, fire department surcharge, antenna/satellite dish, and more.</p> <p>Builder's risk – Essential for homes just bought from a dealer, and required by some lenders, this endorsement protects your home during the time between loan closing and occupancy.</p> <p>Breakdown protection – Widen the policy's scope to include the repair or replacement of major appliances, HVAC and electronics due to mechanical or electrical failure.</p> <p>Earthquake – This hard-to-find coverage is available in many states.</p> <p>Identity theft recovery – Identity theft can result in real harm being done to a person's credit report. This special option provides professional assistance and up to \$15,000 in expense reimbursement.</p>
<p>Payment options</p>	<p>EZPay – Pay through automated monthly installments.</p> <p>4-Pay – Pay a quarter up-front with an installment due every 60 days.</p> <p>Full Pay – Pay when coverage begins or on renewal.</p>



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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).

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