

Doing it Write

Everyone Benefits from American Modern's Manufactured Home Policy Rewrite

The companies of American Modern Insurance Group have redesigned our Manufactured Homeowners policy with lots of new and expanded coverages, coverage clarifications and policy provisions. So you can be "write" on top of the major highlights, they're all detailed here:

Highlight:	What You Get with the New Manufactured Homeowners Policy:	Old Policy Coverage:
INCREASED Additional Living Expense (ALE) Coverage	Our policy now provides up to \$30 a day in coverage. In addition, civil authority situations are now covered. <ul style="list-style-type: none"> When the Enhancement Endorsement is on the policy, we continue to provide coverage up to 20% of the dwelling limit.* 	\$20 a day in coverage.
NEW Food Spoilage Coverage	Handy in storm situations or simply if the power goes out for an extended period of time! We provide up to \$100 in coverage OR up to \$250 in coverage when the Enhancement Endorsement is on the policy.*	Not available.
IMPROVED Enhanced Coverage Endorsement*	Gives the customer the same additional coverages and higher limits as before, plus: <ul style="list-style-type: none"> Food spoilage has been added to the list of coverages which receive higher limits. Recharges a fire extinguisher when it is used to fight a fire on covered property. Reward reimbursement, which pays up to \$1000 for information leading to a criminal conviction that is connected to a covered loss or damage to covered property. 	Higher limits for certain coverages, such as special limits for certain personal property, ALE and debris removal.
ENHANCEMENT Other structures coverage	Allows certain other structures on the residence premises more than 100 feet from the insured dwelling to be covered on the policy.	Additional structures more than 100 feet from the covered dwelling are not eligible for coverage.
INCREASED Damage to Property of Others	Our policy now provides \$500 in coverage.	\$250 in coverage.
NEW Identity Fraud Expense Coverage (Optional)	Pays for expenses that result from identity fraud or theft. Covered expenses may include attorneys' fees, mailing & telecommunications, notarizing affidavits, and lost wages. \$5,000 or \$10,000 limits are available.	Not available.
NEW Hobby Farming Coverage (Optional)	A useful coverage for customers who do a bit of farming on their property. Protects against property and liability exposures.	Not available.

* The Enhanced Coverage Endorsement is not available in every state. When you receive your 2005 program materials, please review them for more information.

This sheet is informational only, and does not describe all of the enhancements, clarifications or limitations on the policy. For more information, please read the Important Notice your customers will receive at renewal, as well as the policy itself. Changes are to our Manufactured Homeowners policy, and do not affect our HO-3 programs.