

You and Your Property Deserve Good Insurance Coverage.

Whether you own
the home you live
in, or own a
rental, seasonal,
or vacant dwelling,
you need
customized
protection.
American Modern
offers dwelling fire
policies, which
protect your
property from the
unexpected.

Other Products from an Outstanding National Insurance Specialist!

Manufactured Home
Vacant Dwelling
Motor Home
Travel Trailer
Motorcycle & ATV
Boat
Personal Watercraft
Elite Collector Car
Snowmobile

Read Your Policy Carefully.

This brochure contains summaries of
coverages that are available. For a
complete list of exclusions, conditions and
limitations, please read your policy carefully.

AMERICAN MODERN
INSURANCE GROUP
www.amig.com

American Modern Insurance Group includes the following
companies:

In CA: AFH Insurance Company and American Modern
Insurance Company. **In TX:** A.M.H. Insurance Company
and American Modern Lloyds Insurance Company. **In WY:**
American Modern Insurance Company and American
Family Home Insurance Company. **Other States:**
American Modern Home Insurance Company, American
Family Home Insurance Company, American Western
Home Insurance Company, and American Southern Home
Insurance Company.

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AMERICAN MODERN INSURANCE GROUP

Protect your Dwelling

Without the Worry.

Owner
Rental
Seasonal
Vacant



A Selection
of Solid
Coverages
to Suit
Your Needs
From a
Leader in
Dwelling Fire
Insurance



Why Dwelling Fire Insurance?

Dwelling Fire policies protect you and your property from many things that can happen. They are specifically designed for homeowners who:

- ✓ **need protection for their rental dwelling property.**
- ✓ **own a temporarily vacant dwelling.**
(three & six month terms available)
- ✓ **own seasonal property.**
- ✓ **don't desire full homeowners protection.**
If your home is paid off, you may decide you don't need all the protection offered by a homeowners policy.

To qualify for one of our policies:

- The home can be a 1, 2, 3, or 4 family residence
- Owner-occupied, Rental, Seasonal and Vacant homes are eligible
- Home must be in good condition

Pay Just for the Coverage You Want.

One nice thing about our Dwelling Fire policy is that it's flexible. It begins with base coverage for your dwelling. Then, you add – and pay for – only the optional coverages you really want. Fewer coverages means less premium to pay...but you can always add all of the available coverages if you desire!

Coverage that Protects

- **Coverage for Your Dwelling.** We provide actual cash value coverage for your home when it is damaged by the perils named in the policy form. The named perils include:
 - ✓ Fire
 - ✓ Internal Explosion
 - ✓ Hail
 - ✓ Smoke
 - ✓ Lightning
 - ✓ Windstorm
 - ✓ Vehicles
 - ✓ And several other perils
- **Coverage for Other Structures.** Items such as detached garages and sheds also receive protection when damaged by the perils listed in your policy.
- **Reasonable Repairs Expense.** If your dwelling is damaged by a covered loss, we'll reimburse you for any temporary repairs that guard against further damage.
- **Personal Property Protection.** An optional coverage, this protection covers your belongings when they are damaged by the perils listed in your policy.
- **Personal/Premises Liability Coverage.** This optional coverage can help protect you if an accident on your property causes bodily injury or property damage and you're held legally responsible.

- **Additional Living Expenses.** Should your home become temporarily unlivable due to a covered loss, you may have higher than normal costs for meals, lodging, and more. Add this optional coverage and our policy helps pay for these expenses.
- **Vandalism and Malicious Mischief.** Should someone maliciously cause damage to your property, this optional coverage pays for the repairs.
- **Fair Rental Value.** If your dwelling is rented to others and is unfit for normal use due to a covered loss, this coverage helps cover the loss of the fair rental value of the dwelling.

And Some Special Extras

- **Fast and Reliable Claims Service.** Report your claim any time, day or night. Log on to www.amig.com or give us a call!
- **Convenient Payment Options.** You can pay your premium in full or in installments. You can also pay with a check or with your debit card, MasterCard®, Visa®, American Express® or Discover®.

Not all of the optional coverages listed are available on all occupancies. Ask your agent for details.

About American Modern

The companies of American Modern are nationally recognized leaders in specialty insurance, and currently have more than 1.3 million policyholders throughout the country. Based in Cincinnati, Ohio, American Modern's parent, The Midland Company, has been in business since 1938.

American Modern is rated A+ (Superior) by the A.M. Best Company, an independent analyst of the insurance industry. The company is licensed in all 50 states through six property and casualty companies.