

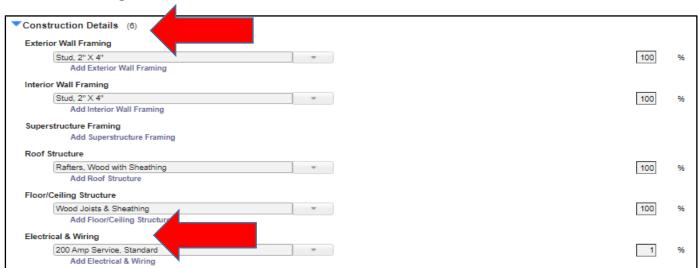




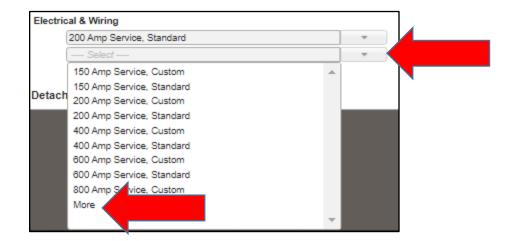
How to add Solar Panels in MSB

This document will show you how to add Solar Panels in MSB to determine an accurate replacement cost for the dwelling. These instructions can be used for Site Built or Manufactured Home.

From MSB, select **Construction Details** drop down, then select **Electrical & Wiring**.



2 Under Electrical & Wiring you will find 200 Amp Service, Standard. This is the industry standard however a home certainly could have a smaller or larger amp service. Select **Add Electrical & Wiring** and then using the drop drown select More.





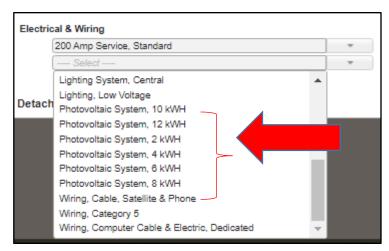




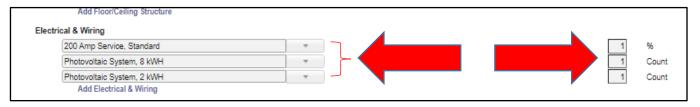
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3 Selecting M

Selecting **More** will open additional options. Photovoltaic systems are Solar Panels. Solar Panels are added to the home by kWH. The applicant will know how many kWH have been placed in service.



Add the total Solar Panel kWH by selecting the amount and a count of each.



To determine Solar Panels, count - **DO NOT** count the number of solar panels. Instead ask for the total kWH of the solar system for the home. Use the count to determine how many kWH are required to get the total for the system.

Solar panels are considered part of Coverage A (dwelling) if they service the home. The location of the Solar panels **does not** have to be on the home they can be on an other structure such as a garage or in the yard.

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 but not limited to American Modern Property and Casualty Insurance Company (CA Lic. No. 6120-1).

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