



## Manufactured Home

Offer all risk protection with a stated value settlement to protect a customer's home.

If you have customers with manufactured homes, you know two things: good coverage is not as easy to find as it once was, and this niche market for housing has special requirements. Your customers look to you to protect their home, regardless of how it's built. We're honored that for more than 50 years, agencies like yours have looked to us to protect customers with a stated value loss settlement, full coverage, flexible usage and age standards, and discounts.

### Discounts help customers save

Manufactured Home coverage has up to six available discounts, making it pretty easy for you to save a customer 10 percent or more:

- Approved association membership – 5%
- Auto policy with agent – 5%
- Multiple policies with American Modern – 5%
- No claim in past 3 years – varies
- Paperless documents – 1%
- Paying in full – 5%

### Options offer customers added protection

- Water damage is included at 100% Coverage A (with \$3,500 mold limit) – owner, rental or seasonal occupancy. The percentage can be reduced as one way to meet a customer's budget number.
- Partial losses to a dwelling are by default covered to the actual cash value, but coverage can be increased to full repair cost (insure home to market value) or to replacement cost (insure home to replacement cost).
- The Enhanced Coverage endorsement increases the limits in supplemental coverage, such as personal property.

### Special benefits make your work easier

- C.L.U.E. reports and MSB valuation data are automatically imported making the quotes accurate and easier to complete.
- Customer data already in the system auto populates fields in a new quote, eliminating duplicate work.
- Customers can electronically sign required forms saving the hassle of chasing and filing paper documents.



|                             |   |   |
|-----------------------------|---|---|
| <b>Occupancy types</b>      | <ul style="list-style-type: none"> <li>• Owner – O</li> <li>• Seasonal – S</li> <li>• Rental – R</li> </ul>   | <ul style="list-style-type: none"> <li>• Tenant (coverage different than summarized here)</li> <li>• Vacant units accepted in Dwelling Basic product.</li> </ul>  |
| <b>Property description</b> | <ul style="list-style-type: none"> <li>• Single-family</li> <li>• Single or multi-sectional</li> <li>• Modular home or tiny home</li> </ul>   | <ul style="list-style-type: none"> <li>• No age restriction</li> <li>• Fair condition and better</li> <li>• Schedule up to 25 homes on one policy</li> </ul>  |
| <b>Value range</b>          | <ul style="list-style-type: none"> <li>• \$5,000 min.</li> </ul> <p><i>There will be some state variation but this is the standard.</i></p>   | <ul style="list-style-type: none"> <li>• \$300,000 max.</li> </ul>  |
| <b>Insured for</b>          | <ul style="list-style-type: none"> <li>• Market value (less land value)</li> </ul>  |   |
| <b>Protection classes</b>   | <ul style="list-style-type: none"> <li>• 1 to 10</li> </ul>   |   |
| <b>Coverage</b>             | <ul style="list-style-type: none"> <li>• Comprehensive (all risk) coverage for dwelling, other structures and personal property (Check the policy for any exclusions)</li> </ul>  |   |
| <b>Deductible</b>           | <ul style="list-style-type: none"> <li>• \$500 default</li> </ul>   | <ul style="list-style-type: none"> <li>• Optional \$750, \$1,000, \$2,500, \$5,000</li> </ul>   |
| <b>Loss settlement</b>      | <ul style="list-style-type: none"> <li>• Stated value for a total loss</li> <li>• Actual cash value for a partial loss / optional full repair cost or replacement cost (valuation and age requirements apply)</li> <li>• Actual cash value for personal property / optional replacement cost</li> </ul>   |   |
| <b>Included coverage</b>    | <ul style="list-style-type: none"> <li>• Builder's risk</li> <li>• Debris removal</li> <li>• Emergency removal</li> <li>• Loss of use – 10% Coverage A</li> <li>• Reasonable repairs</li> </ul>   | <ul style="list-style-type: none"> <li>• Vandalism</li> <li>• Theft – O S</li> <li>• Water damage – O – 100% Coverage A, \$3,500 sublimit for mold and remediation</li> </ul>   |
| <b>Optional coverage</b>    | <ul style="list-style-type: none"> <li>• Other structures</li> <li>• Personal liability – O – \$25,000 to \$500,000</li> <li>• Premises liability – R S – \$25,000 to \$500,000</li> <li>• Personal property – \$20,000 max.</li> <li>• Scheduled personal property – O</li> <li>• Earthquake</li> <li>• Enhanced coverage (increases limits) – O</li> <li>• Equipment breakdown protection</li> <li>• Fire department surcharge</li> </ul> | <ul style="list-style-type: none"> <li>• Golf cart physical damage and liability extension – O S</li> <li>• Hobby farming – O</li> <li>• Identity recovery – O S</li> <li>• Loss assessment – O – \$1,000 or \$5,000</li> <li>• Occasional rental– O S</li> <li>• Trip collision</li> <li>• Vacancy permission – O</li> <li>• Water backup and sump overflow</li> </ul> |
| <b>Discounts</b>            | <ul style="list-style-type: none"> <li>• Approved association membership – 5%</li> <li>• Auto policy with agent – 5%</li> <li>• Multiple policies with American Modern – 5%</li> </ul>  | <ul style="list-style-type: none"> <li>• No claim in past 3 years – varies</li> <li>• Paperless documents – 1%</li> <li>• Paying in full – 5%</li> </ul>  |
| <b>Payment options</b>      | <ul style="list-style-type: none"> <li>• Full pay</li> <li>• Monthly, EFT only</li> <li>• 2-Pay, billed or EFT</li> </ul>   | <ul style="list-style-type: none"> <li>• 4-Pay, billed or EFT</li> <li>• 6-Pay, billed or EFT</li> </ul>  |

Capital letters following a coverage or description show any restriction on the eligible occupancy types.

Quote today on AMsuite®

This material is proprietary, and is intended for agent training and should not be shared with potential or actual policyholders. To help explain this product to your customers, order free sales materials from the Marketing Center. 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 American Modern Property and Casualty Insurance Company.