



Dwelling Basic

Offer up to 9 discounts, plus flexible coverage, to customers who just need the basics.

Some homes may not be eligible for full coverage, and sometimes a customer may request just the basics. This product helps you cover most occupancies – a full-time home, rental property, seasonal home, vacant property, and even non-residential structures. The flexible format makes it easy to insure the building and protect a customer from loss.

Discounts help customers save

Property coverage has up to ten available discounts, making it pretty easy for you to save a customer 20 percent or more:

- Auto policy with agent – 5%
- Multiple policies with American Modern – 5%
- No claim in past 3 years – 10%
- Paperless documents – 1%
- Paying in full – 3%
- Central station fire / smoke alarm – 5%*
- Central station burglar alarm – 5%*
- Local smoke and / or burglar alarm – 2%*
- Deadbolt, smoke alarm, fire extinguisher – 2%*

** up to 10% total / not available for vacant property*

Offer customers added protection

- Add water damage coverage to a home (\$10,000 limit with \$5,000 mold limit).
- Add burglary and vandalism coverage.
- Premises liability coverage protects both the landlord and the property manager. For rental property covered by premises liability, you can add landlord personal injury coverage for circumstances such as a wrongful eviction complaint.
- Upgrade the loss settlement to full repair cost or modified functional replacement cost
- Short term rentals are covered with a simple endorsement.
- Easily switch between vacant occupancy and rental or owner

Occupancy types	<ul style="list-style-type: none"> • Owner – O • Seasonal – S • Standalone, non-residence structures – N 	<ul style="list-style-type: none"> • Rental – R • Vacant – V
Property description	<ul style="list-style-type: none"> • Up to four-family • Up to three-stories • No age restriction 	<ul style="list-style-type: none"> • Fair condition and better • Row or town homes
Value range	<ul style="list-style-type: none"> • \$5,000 min. – S V N • \$20,000 min. – O R 	<ul style="list-style-type: none"> • \$1M max.
Insured for	<ul style="list-style-type: none"> • Market value (less land value) 	
Protection classes	<ul style="list-style-type: none"> • 1 to 10 	
Coverage	<ul style="list-style-type: none"> • Named peril for dwelling, other structures and personal property (Named perils same as those on 2014 ISO DP-1 form) 	
Deductible	<ul style="list-style-type: none"> • \$500 default 	<ul style="list-style-type: none"> • Optional \$1,000, \$2,500, \$5,000
Loss settlement	<ul style="list-style-type: none"> • Actual cash value for dwelling and other structures / full repair cost or modified functional replacement cost (if roof under 20 years) are upgrades • Actual cash value for personal property 	
Included coverage	<ul style="list-style-type: none"> • Other structures – 10% Coverage A (does not reduce Coverage A) • Reasonable repairs • Debris removal 	<ul style="list-style-type: none"> • Fair rental value – O R S – 10% Coverage A (reduces Coverage A) • Fire department surcharge – \$500
Optional coverage	<ul style="list-style-type: none"> • Personal liability – O – \$25,000 to \$1M • Premises liability – R S V N – \$25,000 to \$1M (covers a property manager / can add landlord personal injury if a rental) • Personal property • Vandalism • Burglary • Earthquake • Theft with resulting vandalism – O – \$10,000 limit 	<ul style="list-style-type: none"> • Water damage – O R S – \$10,000 sublimit, \$5,000 limit for mold and remediation • Short term rental – R • Occasional rental – O S N • Identity recovery – O S • Builder's risk – V • Home equipment breakdown protection • Service line – \$10,000 limit (\$500 deductible) • Additional living expenses / Fair rental value – O R S – 10% to 40% Coverage A
Discounts	<p>For O R S N:</p> <ul style="list-style-type: none"> • Central station fire / smoke alarm – 5%* • Central station burglar alarm – 5%* • Local smoke and /or burglar alarm – 2%* • Deadbolt, smoke alarm, fire extinguisher – 2%* <p><i>*up to 10% total</i></p>	<p>For O R S V N:</p> <ul style="list-style-type: none"> • Auto policy with agent – 5% • Multiple policies with American Modern – 5% • No claim in past 3 years – 10% • Paperless documents – 1% • Paying in full – 3%
Payment options	<ul style="list-style-type: none"> • Full pay • Monthly, EFT only • 2-Pay, billed or EFT 	<ul style="list-style-type: none"> • 4-Pay, billed or EFT • 6-Pay, billed or EFT

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

Quote today on AMSuite®

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.