



Motorsports

Grow your business with the Motorsports program that covers everything from motorcycles to snowmobiles, and golf carts to electric bikes.

Stand out from the agent down the street by offering up to 14 discounts and expanded coverage options, including a replacement cost settlement that does not expire for a new cycle as long as American Modern coverage is continuously maintained. You can cover more than just standard motorcycles, too. Expand your market reach by including classic and custom cycles, plus golf carts and other low-speed electric vehicles, ATVs, and snowmobiles.

Discounts help customers save

There is no limit on the number of discounts you can apply, and no cap on the total discount value:

- Advance quote
- Anti-theft device installation
- Association membership
- Customer loyalty
- Home ownership, any carrier
- Motorcycle license
- Multiple American Modern® insurance policies
- Multiple motorsport vehicles
- No driving violations
- Paying in full
- Paperless policy
- Preferred customer
- Prior insurance
- Safety course completion

The discount amount will vary based on the kind of coverage selected, but policyholders can save 20% or more.

Upgrade the protection with these options

- Upgrade personal effects/safety apparel coverage from \$1,000 to \$2,500
- Upgrade towing and emergency expense coverage from \$75 to \$200
- Upgrade accessories coverage from \$1,000 for ATV, UTV, Golf Cart, Dirt Bike, Snowmobile; \$3,000 for motorcycle, up to \$30,000

Special protection covers classic or new cycles

- Classic bikes are protected with an agreed value settlement. In the event of a total loss, that agreed upon value is the payout amount (inclusive of taxes and fees). The deductible of course applies, but there is no depreciation and no misunderstanding.
- Bikes 2 model years old and newer are eligible for replacement cost settlement. The increased coverage will not expire so long as the bike owner keeps renewing the policy.

Ownership and drivers	<ul style="list-style-type: none"> Title may be held by an individual, trust, LLC or corporation Drivers of street vehicles must be at least 16 years of age and hold a valid license Off-road vehicles 250cc or less – driver must be at least 11 years of age; 251cc and greater – driver must be at least 16 years of age. 		
Bike types accepted	<ul style="list-style-type: none"> Standard motorcycle Cruiser Touring Supersport Dual purpose Dirt bike Custom* Trike conversion Classic/vintage* Electric cycle* Scooter/moped Segway*/Personal Transporter Electric bicycle* ATV and UTV GEM* Golf cart* Low speed vehicle* Neighborhood electric vehicle* Snowmobile* <p>* Coverage for these types can be hard to secure from other carriers.</p>		
Coverage levels	<ul style="list-style-type: none"> Full coverage (Liability plus Collision and Comprehensive Coverage) Liability plus comprehensive Liability only 		
Loss settlement	<ul style="list-style-type: none"> Actual cash value Agreed value for a classic bike (inclusive of taxes and fees) Replacement cost for bikes new to up to 2 model years of age for continuously maintained American Modern coverage 		
Included coverage	<ul style="list-style-type: none"> Accessories – \$1,000 to \$3,000 Personal effects/safety apparel – \$1,000 Pet protection – \$750 Towing and emergency expense – \$75 		
Optional coverage	<ul style="list-style-type: none"> Accessories – up to \$30,000 Diminishing deductible (not available in all states) Medical payments Passenger liability Personal effects/safety apparel – \$2,500 Rental reimbursement Towing and emergency expense – \$200 Trailer physical damage Travel loss reimbursement Uninsured motorist* Underinsured motorist property damage* Uninsured motorist property damage* 		
Discounts	<ul style="list-style-type: none"> Advance quote Anti-theft devices Association membership Home ownership Loyalty Motorcycle license Multiple policies Multiple vehicles No violations Paying in full Paperless policy Preferred customer Prior insurance Safety course completion 		
Payment options	<ul style="list-style-type: none"> Full pay Monthly, EFT only Semi-Annual, billed or EFT Quarterly, billed or EFT Bi-Monthly, billed or EFT 		

Quote today in AMsuite®

* Not available in all states.

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22102-MS-Sellsheet-012023



Collector Vehicle

Insuring collector vehicles is a terrific complement to your standard auto business.

Access to a first-rate collector car program is a terrific complement to your standard auto business, expanding its reach and giving your customers another reason to stay with your agency. And establishing your agency's skill with this line of business can be positioned well as a gateway for new clients.

Our program was started by a team of car buffs in our product department back in the 1990s, and it's still populated with passionate car people. Their interest and dedication helped it expand to nearly all states. Recently, *Car and Driver* magazine recognized us a Top Classic Car Insurance Provider.

Discounts help customers save

- Anti-theft device *
- Association membership
- Automatic fire suppression system
- Central station fire protection / burglar alarm
- Customer loyalty (renewal) *
- Homeownership (any carrier)
- Large collection *
- Two or more different policies with American Modern *
- Multiple vehicles on a policy *
- No driving violations
- Paperless policy
- Paying in full
- Preferred customer (claims free)
- Prior insurance (from other carrier)
- Safety course completion *

The discount amount will vary based on the kind of coverage selected. You could help save your customer 20% or more.

*Available in California plus the Good Driver discount.

We accept more classes than most carriers

A collector car's age, rarity, value, unique features, limited use, availability of parts and services, and popularity across generations make it more desirable than a common auto. We welcome a wide range of vehicles:

- Classic
- Antique
- Muscle
- Street rod
- Modified
- Replica
- Kit car
- Exotic
- Race car
- Restoration in process
- Fire engine
- Military vehicle
- Truck

Key coverage: Agreed value settlement eliminates depreciation

Before the policy activates, you as the agent, the car's owner, and our underwriters agree on the car's value and insure it for that amount. In the event of a total loss, that agreed-upon value is the payout amount (inclusive of taxes and fees). The deductible of course applies, but there is no depreciation and no misunderstanding.

Ownership and drivers	<ul style="list-style-type: none"> Title may be held by an individual, trust, LLC or corporation. Operators must maintain a separately insured vehicle for daily driving.
Vehicle types accepted	<ul style="list-style-type: none"> Classic Antique Muscle Street rod Modified Replica Kit car Exotic Race car Restoration in process Fire engine Military vehicle Truck
Coverage levels	<ul style="list-style-type: none"> Full coverage – collision, comprehensive, property damage, bodily injury, uninsured motorist, any state requirements
Loss settlement	<ul style="list-style-type: none"> Agreed value inclusive of taxes and fees (default) Stated value
Included coverage	<ul style="list-style-type: none"> Collectors coverage Disaster relocation Full safety glass Personal effects Pet protection Spare parts Towing and emergency expense Travel loss
Optional coverage	<ul style="list-style-type: none"> Appreciation of value security Automobilia Breach of warranty Collectors coverage extension Collision Diminishing deductible Medical payments Subrogation waiver exclusion Trailer physical damage Trip coverage Underinsured motorist Uninsured motorist
Discounts	<ul style="list-style-type: none"> Anti-theft device * Association membership Automatic fire suppression system Central station fire protection / burglar alarm Customer loyalty (renewal) * Homeownership (any carrier) Large collection * Two or more different policies with American Modern * Multiple vehicles on a policy * No driving violations Paperless policy Paying in full Preferred customer (claims free) Prior insurance (from other carrier) Safety course completion * <p>*Available in California plus the Good Driver discount.</p>
Payment options	<ul style="list-style-type: none"> Full pay Monthly, EFT only Semiannual, billed or EFT Quarterly, billed or EFT Bimonthly, billed or EFT

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22073-CV-Sellsheet-102022



Earthquake

Standalone coverage to supplement a HO-3, Dwelling Special, or Dwelling Basic policy.

Earthquakes can happen anywhere at anytime, but a typical homeowner's policy does not cover this potentially devastating peril. You can give your customer added protection with this standalone policy for a single family home or up to a 4-family structure.

Occupancy types	• Owner	• Seasonal	• Rental	• Vacant
Property description	<ul style="list-style-type: none"> All ZIP Codes are eligible Single family up to 4-family, up to 2.5 stories No age limit 		<ul style="list-style-type: none"> Frame, brick/masonry, brick veneer, concrete, stucco construction Schedule up to 10 homes on one policy 	
Value range	<ul style="list-style-type: none"> \$25,000 min \$2M max 		<ul style="list-style-type: none"> \$2.5M max combined limit for Cov. A, B, C, D 	
Insured for	<ul style="list-style-type: none"> Replacement cost 			
Protection classes	<ul style="list-style-type: none"> 1 to 10 			
Coverage	<ul style="list-style-type: none"> Earthquake losses only Damage caused by a fire or flood following the earthquake is not covered 			
Deductible	<ul style="list-style-type: none"> 15% of highest limit, options for 10 or 20% 			
Loss settlement	<ul style="list-style-type: none"> Replacement cost for dwelling 		<ul style="list-style-type: none"> ACV for personal property 	
Included coverage	<ul style="list-style-type: none"> Loss of use – \$1,500 limit Loss assessment* – 5% Cov. A Debris removal – 5% of the single limit of liability Engineering and demolition costs* – 5% of the single limit of liability Ordinance or law – 10% Cov. A 		<ul style="list-style-type: none"> Reconstruction and local building code standards – up to \$10,000 Glass/safety glazing Landlord furnishings if a rental* – \$2,500 for personal property <i>*these items deducted from Cov. A limit</i> 	
Optional coverage	<ul style="list-style-type: none"> Loss of use – can upgrade up to 40 percent Cov. A 		<ul style="list-style-type: none"> Other structures – varies Personal property – varies 	
Discounts	<ul style="list-style-type: none"> Paperless documents 		<ul style="list-style-type: none"> Secured water heater 	
Payment options	<ul style="list-style-type: none"> Full pay Monthly, EFT only Semi-Annual, billed or EFT 		<ul style="list-style-type: none"> Quarterly, billed or EFT Bi-Monthly, billed or EFT 	

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22046-EQ-Sellsheet-102021



Homeowners FLEX®

Customize and cover more owner-occupied and seasonal homes with coverage you dial up and down.

It's the all-new coverage you've been asking for. The Homeowners FLEX® product lets you customize coverage for more customers, even those whose homes have age, claims, and location concerns. And it's all based on a comfortably familiar HO-3 form. It's never been easier to customize and cover more.

Homeowners FLEX lets you protect more customers in more ways.

Homeowners FLEX offers the same open peril protection (aka "all risk") and replacement cost settlement that's at the core of a typical HO-3 policy.

- Write owner-occupied, seasonal, and vacation homes.
- Cover homes that do not have a place in the standard HO-3 market due to claims, age, size, or value concerns.
- Dial up or down the coverages for water damage, liability, named peril personal property, loss of use, other structures.
- Add options such as occasional rental, earthquake, service line failure, or ID recovery.
- Seasonal homes are accepted and coverage remains unmodified during the off-season vacancy.

You'll be comfortable writing this new product because the coverage is based on the ISO HO-3 form you already know well, and with a company that is rated A+ (Superior) by A. M. Best Company.

Discounts help customers save.

Property coverage has up to ten available discounts and your customer could save 20% or more with some of the following:

- Approved association membership
- Auto policy with agent
- Insured aged 50 and older
- Multiple policies of different types with American Modern®
- No claim in past 3 years
- Paperless documents
- Paying in full
- Policy in effect 5 years or more
- Central station fire / smoke alarm
- Central station burglar alarm
- Local smoke and / or burglar alarm
- Deadbolt, smoke alarm, fire extinguisher
- Water sensor (local, smart and centrally monitored)*
- Water shut-off (local, smart)*

Occupancy types	<ul style="list-style-type: none"> • Owner-occupied and seasonal
Property description	<ul style="list-style-type: none"> • Single or two-family • No age restriction • Average condition and better
Value range	<ul style="list-style-type: none"> • \$50,000 min. • \$75,000 min. for replacement cost • \$1M max.*
Insured for	<ul style="list-style-type: none"> • Replacement cost (see Loss settlement)
Protection classes	<ul style="list-style-type: none"> • 1 to 10
Coverage	<ul style="list-style-type: none"> • Open Peril (“all risk”) for dwelling and other structures (except those excluded) • Named peril for personal property
Deductible	<ul style="list-style-type: none"> • \$1,000 default • Options for \$500, \$2,500, \$5,000 • Separate wind/hail deductibles may apply in some states*
Loss settlement	<ul style="list-style-type: none"> • Replacement cost for dwelling and other structures • Modified functional replacement cost for homes built in 1960 and older • Optional actual cash value, full repairs, and extended replacement cost • Actual cash value for roofs (depending on age and state)*
Included coverage	<ul style="list-style-type: none"> • Water damage from 10%, 25%, 50%, 75%, 100% • Liability from \$25k to \$1M* • Named peril personal property available from 40% to 100%* • Theft • Other structures available from 10% to 50% of Cov. A* • Reasonable repairs • Debris removal • Loss of use available from 10% to 40%* • Loss assessment – \$1,000 • Fire department service charge – \$500
Optional coverage	<ul style="list-style-type: none"> • Earthquake • Hobby farming • Home equipment breakdown protection • Identity recovery • Home sharing or occasional rental • Ordinance or law – 10% Coverage A* • Scheduled personal property • Service line failure – \$10,000 limit (\$500 deductible applies) • Water backup/sump overflow – \$5,000 and \$10,000 limits
Discounts	<ul style="list-style-type: none"> • Central station fire/smoke alarm • Central station burglar alarm • Local smoke and/or burglar alarm • Deadbolt, smoke alarm, fire extinguisher • Approved association membership • Auto policy with agent • Multiple policies of different types with American Modern® • No claim in past 3 years • Paperless documents • Paying in full

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*Varies by state.

Please refer to the applicable Homeowners FLEX Program Manual for complete details. Different sub-limits may apply that vary from a standard HO-3 policy. “All risk” pertains specifically to dwellings and structures. Roof cosmetic damage exclusion and swimming pool slide and diving board liability exclusion apply.

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or 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 Insurance Company (Lic. No. 2222-8) and American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1.)

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23002-Hoflex-Sellsheet-102022



Boat

Write excellent coverage for most vessels less than 27 feet in length

Boaters are passionate about their hobby, whether they are on board every weekend, or just the summer holidays. Their boat is likely well cared for and maintained. You can fully protect their investment from bow to stern and even customize their protection to meet their needs. Most boat types are accepted, including personal watercraft.

Discounts help customers save

There is no limit on the number of discounts you can apply and no cap on the total discount value:

- Advance quote
- Anti-theft device installation
- Association membership
- Customer loyalty (renewal)
- Homeownership (any carrier)
- Two or more different policies with American Modern
- Multiple vehicles on a policy
- No driving violations
- Paperless policy
- Paying in full
- Preferred customer (claims free)
- Prior insurance (from other carrier)
- Safety course completion

The discount amount will vary based on the kind of coverage selected; could save 20% or more.

Most boat classifications are accepted

The boat product accepts vessels less than 27 feet in length and up to \$1M in value. Larger craft may be eligible for the yacht program.

- Bass/walleye
- Runabout
- Sailboat
- Performance
- Sport fisher
- Ski boat
- Pontoon
- Personal watercraft

Agreed value settlement eliminates depreciation

Before the policy activates, you as the agent, the owner, and our underwriters agree on the boat's value and insure it for that amount. In the event of a total loss, that agreed-upon value is the payout amount. The deductible applies, but there is no depreciation, and no one is surprised.

Ownership and drivers	<ul style="list-style-type: none"> Title may be held by an individual, trust, LLC or corporation. 		
Boat types accepted	<ul style="list-style-type: none"> Bass/walleye Sport fisher Runabout 	<ul style="list-style-type: none"> Ski boat Sailboat Pontoon 	<ul style="list-style-type: none"> Performance Personal watercraft
	<p><i>Yachts (27 feet and greater) can be covered in a separate program.</i></p>		
Coverage levels	<ul style="list-style-type: none"> Full coverage (includes physical damage coverage for the hull plus liability) Liability only 		
Loss settlement	<ul style="list-style-type: none"> Agreed value / options for actual cash value or replacement cost 		
Included coverage	<ul style="list-style-type: none"> Liability, BI and PD Accidental spill pollution Under/uninsured boaters Watersports liability 	<ul style="list-style-type: none"> Emergency assistance and towing Fishing gear and personal effects Parts replacement for parts up to 10 years old 	<ul style="list-style-type: none"> Medical payments Wreck removal Pet protection
Optional coverage	<ul style="list-style-type: none"> Hull damage (includes ensuing loss, parts replacement for parts up to 10 years old, haul out, towing and emergency expense) Extended parts replacement for parts up to 15 or to 20 years old 	<ul style="list-style-type: none"> Bow-to-stern protection Genuine parts security Diminishing deductible Professional angler Boat lift Chartered fishing guide 	<ul style="list-style-type: none"> Port risk Rental reimbursement Tournament fee reimbursement Trailer physical damage Travel loss reimbursement
Discounts	<ul style="list-style-type: none"> Advance quote Anti-theft device installation Association membership Customer loyalty (renewal) Homeownership, any carrier 	<ul style="list-style-type: none"> Two or more different policies with American Modern Multiple vehicles on a policy No driving violations Paperless policy Paying in full 	<ul style="list-style-type: none"> Preferred customer (claims free) Prior insurance (from other carrier) Safety course completion
Payment options	<ul style="list-style-type: none"> Full pay Monthly, EFT only Semiannual, billed or EFT 	<ul style="list-style-type: none"> Quarterly, billed or EFT Bimonthly, billed or EFT 	

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22069-BT-Sellsheet-102022



All-terrain vehicle insurance

A smoother ride for those off-road adventures

All-terrain vehicles demand a certain type of coverage. Sure, an endorsement can be added to the homeowner's policy, but that may only covers the customer when they're riding on their own property. For the full off-road experience, an ATV/UTV policy is a must.

Excellent coverage for nearly all types of ATVs and UTVs

- Sport
- Multi-passenger
- Utility
- 4-, 6-, and 8-wheel (3-wheel units are not accepted)

Coverage levels	<ul style="list-style-type: none"> • Full coverage – The customer is covered for liability, plus collision damage and comprehensive losses to the ATV. Options can be added to the policy. • Liability plus comprehensive – Comprehensive coverage includes protection for theft or damage to the ATV resulting from causes such as fire or weather, but not collision. • Liability only – The customer is insured for just liability. The policy does not include physical damage coverage to the ATV.
Loss settlement	<ul style="list-style-type: none"> • Actual cash value – In the event of a total loss or theft, we will pay the actual cash value, which includes a deduction for depreciation. For a partial loss, we pay the repair cost minus depreciation for damaged parts. The policy deductible applies. • Replacement cost (for a total loss) if the vehicle is new or less than 2 years old that is continuously insured with American Modern.
Discounts	<ul style="list-style-type: none"> • 20% with three years or more of home ownership • 3% on first claim-free renewal and 5% each successive year • When transferring the policy to us, 10% if no lapse in coverage or 1% if less than a 30-day lapse • 10% if insuring two ATVs; 15% for three or more
Payment options	<ul style="list-style-type: none"> • Full pay • Monthly, EFT only • Semi-Annual, billed or EFT • Quarterly, billed or EFT • Bi-Monthly, billed or EFT
Included coverage	<ul style="list-style-type: none"> • Accessories – With full coverage, any equipment added to the ATV that did not come from the manufacturer (as identified by the VIN) is covered separately up to \$1,000. The customer can buy up to \$30,000 in coverage.
Optional Coverage	<ul style="list-style-type: none"> • Transport trailer – Physical damage coverage can be added for a trailer designed to transport an insured ATV. A \$250 deductible applies. • Medical payments – Coverage starts at \$1,000 and can be increased up to \$10,000.

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22102-ATV-UTV-122022



Yacht

A dedicated program protects vessels from 27 to 64 feet in length (houseboats up to 100 feet) and up to \$1.3M in value

The American Modern yacht product differs from the boat product not just in the length of the craft, but also in the options that can be added to customize the yacht's coverage. This gives you, as the agent, much more flexibility to build a package of coverage well suited to the vessel. Here are a few coverage highlights.

Protection and indemnity – \$300,000 to \$1M in coverage is available in case a person is harmed or property is damaged from the use or maintenance of the yacht. In addition, there is coverage for uninsured/underinsured drivers, wreck removal, watersports liability (if needed), Captain and Crew coverage at \$25,000 (can increase up to the P&I limit), and accidental fuel spill coverage up to the statutory limit.

Hull physical damage – A total loss is settled on an agreed value basis, meaning that there will be no depreciation deduction. Deductible options range from 1% to 10%.

Navigation – We cover all waters of the U.S. and Canada, plus Mexico's Pacific coast (north of Rio Santo Tomas, Baja), the international shared lakes between Mexico and Texas. Extended navigation provisions allow travel to the Bahamas, Caribbean, and locations in Mexico as far south as Acapulco.

Dinghy coverage – \$3,000 is included to cover an unscheduled dinghy. If its value is greater, place it in the boat product and be sure to apply the multi-policy discount.

Ensuing loss – If certain excluded causes of loss result in the insured boat sinking, burning or colliding, any damage from those events (aka ensuing loss) is eligible for coverage.

Bow to stern – Coverage can be added for mechanical parts failure as well.

Extended parts replacement – The policy automatically includes replacement cost for parts up to 10 years old. This can be extended to 15 or to 20 years.

Haul out – If a storm is headed in, Haul Out coverage will help pay for the costs to relocate the vessel out of harm's way; included on every policy at 50% of total costs up to \$500.

Ownership and drivers	<ul style="list-style-type: none"> Up to four shared owners allowed. Title may be held by an individual, trust, LLC or corporation.
Boat types accepted	<ul style="list-style-type: none"> Vessels 27 to 64 feet in length (houseboats can be longer), used for pleasure boating and valued up to \$1.3M (\$1M in some states)
Coverage levels	<ul style="list-style-type: none"> Full coverage (includes physical damage coverage for the hull plus liability) Liability only (protection and indemnity coverage)
Loss settlement	<ul style="list-style-type: none"> Agreed value/options for actual cash value or replacement cost
Included coverage	<ul style="list-style-type: none"> Protection and indemnity – Includes liability, BI and PD, underinsured or uninsured boater-caused damage, watersports liability, wreck removal, and search and rescue up to \$10,000 Accidental fuel spill up to statutory limit Dinghy up to \$3,000 Medical payments at \$10,000 (can increase to \$50,000) Pet protection
Optional coverage	<ul style="list-style-type: none"> Hull damage – Includes ensuing loss, extended parts replacement up to 10 years old, personal effects at \$5,000 (can increase up to \$50,000), towing and emergency expenses at \$1,000 (can increase up to \$5,000, and 50% of haul out costs at \$500 can increase up to \$1,000) Choose a deductible between 1% and 10% Boat lift Bow-to-stern protection Captain and crew Diminishing deductible Extended navigation Extended parts replacement for parts up to 15 or 20 years old Genuine parts security Haul out Liveaboard Nautical collectibles Port risk Professional angler Rental reimbursement Tournament fee reimbursement Trailer physical damage Travel loss reimbursement
Discounts	<ul style="list-style-type: none"> Advance quote Anti-theft device installation Association membership Customer loyalty (renewal) Homeownership, any carrier Lay-up Two or more different policies with American Modern Multiple vehicles on a policy No driving violations Paperless policy Paying in full Preferred customer (claims free) Prior insurance (from other carrier) Safety course completion
Payment options	<ul style="list-style-type: none"> Full pay Monthly, EFT only Semiannual, billed or EFT Quarterly, billed or EFT Bimonthly, billed or EFT

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22069-YT-Sellsheet-102022

Been there, covered that

Insuring the unusual is what makes us different

Not every carrier can handle a unique ride like yours. But out of the ordinary is perfectly normal to us. We cover all the common types of boats, yachts, collector vehicles and motorsports. Plus the stuff that's a little...different.



Boat and Yacht

The usual ski boats and cabin cruisers are always welcome. This is also the place for:

- Houseboats
- Bass/Walleye boats
- Triple and quad outboards
- Yachts (27 to 64 ft.)
- Trawlers
- High performance

Collector Vehicle

Covering classics and muscle cars is pretty straightforward. We also make room for:

- Restorations
- Military vehicles
- Kit cars
- Tractors
- Race cars (excludes racing)
- Fire engines



Motorsports

Standard street bikes and choppers are protected. So are these sweet rides:

- ATVs/UTVs
- Golf carts
- Electric motorcycles
- E-bikes
- Neighborhood electric vehicles
- Trikes and reverse trikes



Quote today in AMSuite®



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23003-Unique Risks Infographic All 3-052023



Dry is better

Premium discounts for water sensors that help prevent damage before it starts

Water damage can be devastating on many levels. With an average loss of more than \$10,000 per incident*, homeowners face the mess and stress of significant remediation and repair. Not to mention the loss of cherished mementos and irreplaceable items.

We want to help policyholders limit loss and disruption by leveraging smart home technologies. It's another way we help you make sure tomorrow's covered.

Alerting policyholders to leaks: water detection devices

Local – Placed at potential leak points and typically beep when water is detected. These offer the lowest discount and are slowly being replaced in the market by other solutions.

Smart – Smart point-of-leak sensors are placed at specific points (hot water heater, dishwasher, washing machine) and are the most common type in use today. Smart whole-house monitors are often self-installed on pipes to detect leaks by measuring water usage. Both are connected to the home's Wi-Fi and use push notifications through a smartphone app.

Centrally monitored – Smart sensors can also be linked to a monthly subscription service that actively monitors the sensors and contacts subscribers when water is detected.

Cutting off the water supply right away: water shutoff devices

Local – Non-connected devices that shut off water when leaks are detected. Local options are slowly being replaced in the market by smart and connected solutions.

Smart – Professionally or self-installed at a home's main valve. When a leak is detected, they automatically shut off the main water supply to the entire house to help mitigate damage. Because these devices do more than simply alert homeowners, premium discounts tend to be higher.

Ask your sales rep about our water sensor premium discount and the Connected Home program.



Quote today in AMsuite®

* According to a 2019 ISO Report based on 2017 claims data.

For information only.

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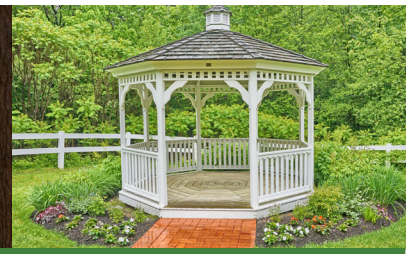
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23037-Connected Home Water Sensor Sell Sheet-052023



Need to cover something a little different? We've got you!

10 unique capabilities of American Modern®



1. Occupancy	2. Ownership	3. Factory-built home	4. Rental property	5. Not a residence
<p>The standard market is geared toward owner-occupancy. We welcome all occupancy classes.</p> <ul style="list-style-type: none"> • Owner • Rental • Seasonal • Vacant • Tenant • Add the builder's risk endorsement when the home is under renovation 	<p>Most often a home is titled and insured by an individual, but other options are not a problem for us.</p> <ul style="list-style-type: none"> • Multiple owners (not limited to a family) • Partnership • LLC or corporation • Trust • Estate 	<p>Agents have been relying on us to insure manufactured homes since 1965. This is a specialty niche for us.</p> <ul style="list-style-type: none"> • Manufactured home or mobile home of any age • Modular construction • Tiny home • Stationary travel trailer • Any occupancy • Replacement cost for homes up to 30 years of age 	<p>Rental properties are a real sweet-spot for us. All of our programs accept rentals.</p> <ul style="list-style-type: none"> • Full-time rental • Short-term rental • Occasional rental • Combine up to 30 on one policy • No policy rewriting to transition between vacant and rental 	<p>We'll accept a personal structure not insured with a dwelling.</p> <ul style="list-style-type: none"> • Pole barn • Casita • Garage • Boat house • Dock • Gazebo

Quote American Modern when you have a home with a challenge!



6. Condition issues	7. Location concern	8. Unusual construction	9. Liability exposure	10. Past claims
<p>Our programs are designed to accommodate homes in good to average condition, but also the well-loved ones that need a little TLC.</p> <ul style="list-style-type: none"> • Older home • Lower value • Aging roof • Peeling paint • Fuse box • Overhanging tree limbs 	<p>It's great if a home is just down the street from a fire station, but we don't require that.</p> <ul style="list-style-type: none"> • All protection classes, even 9 & 10 • Homes on a larger plot • Off the grid • Farm or ranch (not commercially active) • Limited brush exposure (varies by state) • Lake island 	<p>Not every home is a cookie-cutter copy of the neighborhood. We give you options for homes that have a different look.</p> <ul style="list-style-type: none"> • Up to 4-family • Row and town home • A-frame • Conversion • Flat roof • Geodesic • Floating • Much more 	<p>Sometimes it's just a single concern that can disqualify a home. We have allowances and work-arounds.</p> <ul style="list-style-type: none"> • Dog breeds with a reputation • Small numbers of farm animals • Larger acreage • Ponds • Swimming pool • Trampoline 	<p>We tend to be a bit more forgiving than other carriers. We don't treat a loss as an automatic reason to say 'no' to a customer.</p> <ul style="list-style-type: none"> • Fire loss • Liability loss • Theft loss • Water loss • Weather loss • Three year look-back period

How to quote

Quoting and policy administration is managed through AMsuite®. If you need an ID or password, call 800-543-2644 or email servicecenter@amig.com. Remember to consult the program manual for coverage details particular to your state.



Quote today in AMsuite®

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or 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 Home Insurance Company d/b/a in CA as American Modern Insurance Company (Lic. No. 2222-8) and American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1).

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23025-Central Region Leave Behind-042023