



SPECIALTY HOMEOWNERS



Packaged coverage for you and your home

Your house may be in great shape, but because it is too far from a fire station, is an older home, or has a valuation different than the average in your neighborhood, you may have a challenge in finding insurance from a standard homeowners policy. American Modern's specialty homeowners program insures homes that need something more, or different, than what is readily available in the standard market.

Home eligibility

- Single or two-family construction
- No age restriction
- Average to better condition, showing proper maintenance
- Full-time, owner-occupied residence or a seasonally-used home

Coverage highlights

Named peril protection

The policy covers those causes of loss listed by name in your policy documents (fire, lightning, wind, hail, explosion and others). It covers the essentials, but not everything. The list can be expanded with the optional Enhanced Coverage endorsement.

Actual cash value settlement

For a total or partial loss, we settle at the actual cash value (ACV) of the loss, which takes depreciation into account when settling your claim. If you want a bit more coverage, in many states we offer upgrades to full repair cost coverage or replacement cost coverage.

Liability

If someone is injured in your home, or if you accidentally injure someone or damage property away from your home, you may be liable. Choose from several protection levels.

Personal property

Your belongings are protected on an actual cash value basis, but you can upgrade the policy to a replacement cost valuation (some states).

This program is a good fit for a seasonal home

A second home or a vacation home may not need the same level of coverage as your primary residence. This specialty homeowners program is an excellent solution.



Specialty Homeowners program

<p>Included coverage</p>	<p>Liability – You are covered if an injury occurs to someone while on the premises, or if you accidentally injure someone or damage property away from your home.</p> <p>Personal property – Your personal belongings are protected on an actual cash value basis if the home suffers a covered loss.</p> <p>Other structures – Your shed, detached garage or fence are protected.</p> <p>Additional living expenses – If a covered peril causes sufficient damage that you need to move out, we cover the extra living expenses until repairs are complete or you find a new home.</p> <p>Reasonable expenses – We cover the cost for emergency repairs that prevent additional damage, such as covering a roof after a storm.</p> <p>Vandalism – Physical damage or defacement of the home is included with the DP-3 program, but optional for DP-1.</p> <p>Limited burglary – If a forced entry leaves signs of visible damage (for example a broken window or jimmied door) we will cover the theft of personal items or permanently attached items such as a heat pump or even copper piping.</p>
<p>Optional coverage</p>	<p>Enhanced coverage for additional causes of loss:</p> <ul style="list-style-type: none"> • Collapse • Freezing • Weight of snow or ice • Power surge • Falling objects • Water discharge from plumbing, heating or cooling system <p>Full repair cost loss settlement – Coverage can be upgraded so that depreciation is not considered in determining the settlement.</p> <p>Water backup – Add protection for damage caused by the backup of water from a drain or sewer.</p> <p>Breakdown protection – Widen the policy's scope to include the repair or replacement of major appliances, HVAC and electronics due to mechanical or electrical failure.</p>
<p>Payment options</p>	<p>EZPay – Pay through automated monthly installments.</p> <p>4-Pay – Pay a quarter up-front with an installment due every 60 days.</p> <p>Full Pay – Pay when coverage begins or on renewal.</p>



Stay connected



amig.com

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 American Modern Home Insurance Company d/b/a in CA American Modern Insurance Company (Lic. No 2222-8).

04281-SH-201401

© American Modern Insurance Group, Inc. 2013