



**AMERICAN
MODERN**
INSURANCE GROUP

ILLINOIS

Think of Us *First* for Specialty Insurance

Your Agency Name

Contact Info #1

Contact Info #2

Contact Info #3



Manufactured Home

Choose American Modern first for:

- Occupancy: owner, rental, seasonal, vacant
- No age limit on home
- Single family
- Values: up to \$300,000
- Comprehensive coverage
- Stated value settlement for total loss – can upgrade to replacement for homes up to 15 years
- ACV settlement for partial loss – can upgrade to replacement
- Included: liability, personal property, other structures, loss of use/rent, reasonable repairs, emergency removal, fire dept charge
- Options: mechanical breakdown of systems and appliances, occasional rental, builder's risk, earthquake

But especially ...

- Rental, seasonal
- Higher value homes
- Northeast and central counties



Dwelling Fire DP-1

Choose American Modern first for:

- Occupancy: vacant, rental, seasonal, owner
- No age limit on home
- Up to 4-family dwelling
- Vacant: dwelling, manufactured home, condominium
- Values \$10,000 to \$500,000 (\$1M for vacant)
- Named peril coverage
- ACV settlement, optional full repair cost
- Included: other structures, reasonable repairs, loss of use/rent, fire dept surcharge
- Options: liability, personal property, vandalism, vacancy permission
- Coverage A can be written for standalone structures such as a pole barn, camping shelter, covered boat slip

But especially ...

- Vacant, rental, seasonal
- Vacant condominium
- Older homes (pre-1960)
- Values under \$100,000
- Protection classes 1 to 6
- Central counties



Dwelling Fire DP-3

Choose American Modern first for:

- Occupancy: rental, seasonal
- Homes aged 80 or newer, roof 20 years or newer
- Up to 4-family dwelling
- Values: \$75,000 to \$750,000
- Comprehensive coverage
- Replacement cost settlement
- Included: other structures, reasonable repairs, loss of rent, vandalism, fire dept surcharge
- Options: liability, personal property, burglary, vacancy permission

But especially ...

- Rental
- Multiple family dwellings
- Homes built after 1996 – new credit
- Values \$100,000 to \$250,000
- Protection classes 1 to 6
- Central counties



Specialty Homeowners

Choose American Modern first for:

- Occupancy: seasonal, owner
- No age limit on home
- Single or 2-family dwelling
- Values: \$40,000 to \$500,000
- Named peril coverage – can expand to Broad Form
- ACV settlement, with option for full repair cost
- Included: liability, personal property, vandalism, burglary, other structures, loss of use, reasonable repairs
- Enhanced coverage: additional perils and limited water
- Options: hobby farming
- Enhanced coverage plus full repair cost compares to HO-2

But especially ...

- Older homes (pre-1980)
- Values \$150,000 to \$250,000
- Protection classes 1 to 6
- Cancelled or non-renewed by previous carrier



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Motorcycle

Choose American Modern first for:

- All bike types, plus off-road ATV, scooter and golf cart
- Liability-only policy
- Liability limits up to \$250/\$500
- All driving records
- \$3,000 accessories coverage included (\$1,000 for off-road), can increase to \$15,000
- Replacement cost optional for bikes 2 years or newer
- Discounts: transfer, homeowner, safety course, multiple units, loss-free renewal

But especially ...

- Cruiser class, Harley-Davidson Sportster
- Golf cart
- Bikes 8 years or older
- Married insured (aged 45 or older)
- Insured with higher credit score
- Experienced rider
- Homeowner



Watercraft

Choose American Modern first for:

- Most boat types accepted
- Up to 64 ft (125 ft houseboat) and up to 70 m.p.h.
- Liability only or full coverage
- Agreed value settlement for boats up to 10 years
- Optional replacement cost for boats up to 3 years
- ACV settlement for boats 11 years or older
- Included: \$1,000 medical payments – increase to \$25,000
- Packaged options: under/uninsured watercraft, non-owned watercraft liability, personal effects, emergency assistance and towing
- Separate options: water sport liability, trailer or boat lift
- Discounts: ownership experience, diesel fuel, claims free renewal, policy transfer

But especially ...

- Bass boat, houseboat, pontoon, trawler
- Personal watercraft (ex. Jet Ski® or WaveRunner®)
- Experienced owners aged 50 and older



Collector Vehicle

Choose American Modern first for:

- Collector vehicles used primarily for pleasure: antique, classic, muscle car, custom, hot rod, exotic, motorcycle, tractor, fire engine, under restoration, military equipment
- Hard-to-place: late model collectible, kit/car or replica, highly modified, pro-street and race, trailers
- Agreed value with inflation guard – no depreciation
- Collections of any size
- One liability charge covers all vehicles – up to \$1M limit
- Broad usage and operator eligibility
- Mileage tiers = rate savings: from 1000 to unlimited
- Included: trip interruption (\$600), towing (\$75), parts (\$2000), pet (\$750), new vehicle (\$50,000)
- Options: nationwide roadside assistance with flatbed towing, full safety glass, transit and foreign country
- Discounts: affiliated car club/association membership, large collections, high valued vehicles, anti-theft device

But especially ...

- Lower annual usage – 3,000 miles or less
- Car club/association membership
- Large collections and high valued vehicles
- 1950-1985, late model collectible and exotics (under 25 years), military, tractor, fire engine



Snowmobile

Choose American Modern first for: