



## Dwelling Special

Protect rental property, vacation homes or vacant property with replacement cost coverage.

Dwelling Special protects rental properties, seasonal homes, or vacant homes using a form based on DP-3 which includes a replacement cost settlement. Home values run between \$75,000 and \$1M, and we accept up to four-family structures. This American Modern® insurance program is well-suited for a vacation home that needs less extensive coverage than a full-time residence.

Coverage is more byline than packaged, giving you more ability to customize:

- Coverage A (mold and remediation sublimit applies)
- Choose a liability limit up to \$500K, or exclude that coverage entirely
- Add theft coverage to a seasonal risk (up to 10% Coverage C)
- Add short-term rental coverage
- Easily change the occupancy to “vacant” to maintain protection on a rental between tenants, or a home that is for sale, but empty.

### Options offer customers added protection

- Add theft coverage to a seasonal risk (up to 10% Coverage C).
- Add coverage for damage caused by service line failure to any risk.

### Discounts help customers save

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

- Approved association membership
- Auto policy with agent
- Multiple policies of different types with American Modern®
- No claim in past 3 years – varies
- Paperless documents
- Paying in full
- Central station fire / smoke alarm\*
- Central station burglar alarm\*
- Local smoke and / or burglar alarm\*
- Deadbolt, smoke alarm, fire extinguisher\*

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

Occupancy types	Rental – R Seasonal – S	Vacant – V
Property description	<ul style="list-style-type: none"> <li>Up to four-family</li> <li>Up to three-stories</li> <li>Up to 80 years of age in most states</li> </ul>	<ul style="list-style-type: none"> <li>Above average condition and better</li> <li>Schedule up to 30 homes on one policy (most states)</li> <li>Row or town homes</li> </ul>
Value range	<ul style="list-style-type: none"> <li>\$75,000 min.</li> </ul> <i>Varies by state</i>	<ul style="list-style-type: none"> <li>\$1M max.</li> </ul>
Insured for	<ul style="list-style-type: none"> <li>Replacement cost</li> </ul>	
Protection classes	<ul style="list-style-type: none"> <li>1 to 10</li> </ul>	
Coverage	<ul style="list-style-type: none"> <li>"All risk" for dwelling, other structures (check the policy for any exclusions)</li> <li>Named peril for personal property (named perils same as those on 2014 ISO DP-3 form)</li> </ul>	
Deductible	<ul style="list-style-type: none"> <li>\$500 default</li> </ul>	<ul style="list-style-type: none"> <li>Optional \$1,000, \$2,500, \$5,000</li> </ul>
Loss settlement	<ul style="list-style-type: none"> <li>Replacement cost for dwelling and other structures / modified functional replacement cost is optional</li> <li>Actual cash value for personal property / replacement cost upgrade is optional</li> </ul>	
Included coverage	<ul style="list-style-type: none"> <li>Other structures – 10% Coverage A (does not reduce Coverage A)</li> <li>Reasonable repairs</li> <li>Debris removal</li> </ul>	<ul style="list-style-type: none"> <li>Additional living expenses / Fair rental value – 10% Coverage A</li> <li>Fire department surcharge – \$500</li> <li>Water damage – 10% Coverage A with a \$5,000 sublimit for mold and remediation</li> </ul>
Optional coverage	<ul style="list-style-type: none"> <li>Premises liability – \$25,000 to \$500,000 (covers a property manager / can add landlord personal injury if a rental)</li> <li>Personal property</li> <li>Burglary – up to 100% of Coverage C</li> <li>Theft – S – 10% of Coverage C</li> <li>Water backup and sump overflow – R S – \$5,000 limit</li> </ul>	<ul style="list-style-type: none"> <li>Water damage – increase from 10% to up to 100% Coverage A with a \$10,000 sublimit for mold and remediation</li> <li>Short term rental – R</li> <li>Occasional rental – S</li> <li>Identity recovery</li> <li>Home equipment breakdown protection</li> <li>Service line – \$10,000 limit (\$500 deductible)</li> <li>Ordinance or law – 10% Coverage A</li> </ul>
Discounts	<p>For all occupancies:</p> <ul style="list-style-type: none"> <li>Approved association membership</li> <li>Auto policy with agent</li> <li>Multiple policies of different types with American Modern®</li> <li>No claim in past 3 years – varies</li> <li>Paperless documents</li> <li>Paying in full</li> </ul>	<p>Just for R S:</p> <ul style="list-style-type: none"> <li>Central station fire / smoke alarm*</li> <li>Central station burglar alarm*</li> <li>Local smoke and /or burglar alarm*</li> <li>Deadbolt, smoke alarm, fire extinguisher*</li> </ul> <p><i>*up to 10% total</i></p>
Payment options	<ul style="list-style-type: none"> <li>Full pay</li> <li>Monthly, EFT only</li> <li>Semi-Annual, billed or EFT</li> </ul>	<ul style="list-style-type: none"> <li>Quarterly, billed or EFT</li> <li>Bi-Monthly, billed or EFT</li> </ul>

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 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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