



Go with the specialist

One-size-fits-all is just not a good idea when it comes to insurance. If a standard homeowners policy is a poor fit for your home or property, consider American Modern:

- More coverage options
- Flexible payment options
- Expert claims handling
- A genuine commitment to service

Go with the leader

American Modern's property and casualty companies have been national leaders in specialty insurance since 1965. The companies' financial stability is rated A+ (Superior) by A. M. Best Company, an independent insurance analyst.

Go paper-free

Online Services eliminates unwanted paper by giving you 24/7 online viewing access to your policy and billing documents.

Take a second green step and automate your bill payments with EZPay. You'll never be late on a payment, and it saves you money, too, with our lowest service fee.

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Read your policy carefully.

This brochure only summarizes our program. Read your policy carefully to fully understand the coverage, terms, conditions, limits and exclusions.

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).

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MANUFACTURED HOME



COMPREHENSIVE PROTECTION FOR YOU AND YOUR HOME



Insuring mobile homes has been at the heart of American Modern's insurance business for more than 45 years.

We provide comprehensive coverage designed for single-family, owner-occupied homes. Our program accepts any home that is factory-built, whether it is a single-wide, double-wide, triple-wide, or 2-story modular. Unlike other insurers, we place no age restriction on your home.



Overview	
Coverage	Comprehensive protection – Your policy covers any cause of loss (fire, lighting, wind, hail, explosion, burst water pipes, and so on) unless that cause is specifically excluded in the policy documents. This kind of coverage is sometimes referred to as “special form” coverage.
Loss settlement	Stated value – For a total loss, we settle at the stated value of your home which is listed on your policy. There is no depreciation deduction. For a partial loss, we pay the actual cash value of the loss, but you can upgrade that to a replacement cost valuation.
Included coverage	<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.</p> <p>Theft – Personal items, or permanently attached items such as a heat pump or even copper piping, are covered for loss if stolen from the home. Certain items have specific dollar limits.</p>
Optional coverage	<p>Enhanced coverage – Increase the limits for additional living expenses, collapse, emergency removal, fire department surcharge, antenna/satellite dish, and more.</p> <p>Builder's risk – Essential for homes just bought from a dealer, and required by some lenders, this endorsement protects your home during the time between loan closing and occupancy.</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>Earthquake – This hard-to-find coverage is available in many states.</p> <p>Identity theft recovery – Identity theft can result in real harm being done to a person's credit report. This special option provides professional assistance and up to \$15,000 in expense reimbursement.</p>

We adjust our program to cover these circumstances

Rental

The rental program accepts residential and commercial-use units.

Seasonal

Our seasonal program covers mobile homes that are used just part of the year.

Vacant

A vacant mobile home can be insured through our DP-1 Vacant program.

Tenant

Renters insurance (HO-4) is an option for renters of a mobile home.

Payment options

EZPay

Pay through automated monthly installments.

4-Pay

Pay a quarter up-front with an installment due every 60 days.

Full Pay

Pay when coverage begins or on renewal.