

# Challenge(s) accepted!

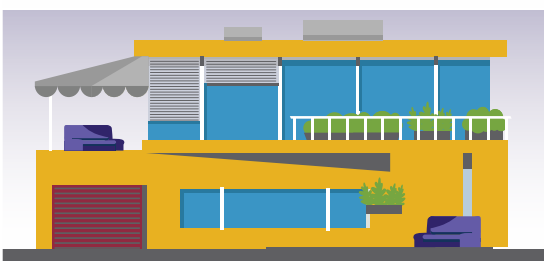
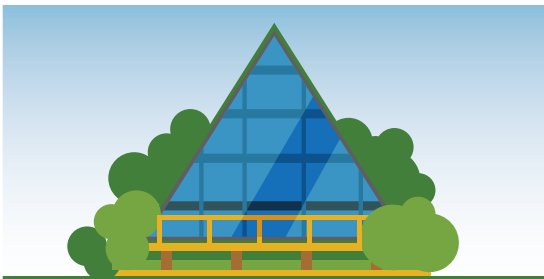
Tiny homes? Trampolines? Floating homes, cabins and casitas?

When you come across a challenging risk, bring it to American Modern®. Different is what we do.



## Challenge: Occupancy

- **Under renovation.** Dwelling Basic lets you cover homes undergoing renovation, those held for sale or rentals with that are between tenants.
- **Short-term rentals.** We allow rentals terms as short as 7 days, making our rental program a great complement to Airbnb® and VRBO® rentals.
- **Multiple rental units.** Up to 20 homes can be written on one policy. (Except CA, NC, and NY)
- **Cabins by the lake.** Seasonal homes, like lake house or cabins with just basic utility services (or even none!) are welcome.
- **Ski-resort chalets.** Our program is built for harder-to-place rentals and seasonal use properties.



## Challenge: Construction

- **Tiny homes.** Tiny, single, double-wide or modular, we have room for manufactured homes of any size or age.
- **3- and 4-family homes.** Our Residential programs accept single-family, duplexes and 3- and 4- family buildings.
- **Golden-year homes.** There's no age limit for homes in the Dwelling Basic program. In Dwelling Special, homes in most states need to be 80 years or younger for replacement cost coverage.
- **Flat roofs.** In Dwelling Basic, flat roofs are fine by us.
- **Fair condition.** Dwelling Basic takes risks in fair condition as long as issues are repairable and cosmetic.
- **Standalones.** Non-residential structures like a garage, shed, pole building, boat dock/house and casita can be insured as a standalone structure in the Dwelling Basic program.
- **Builders risk.** Our Dwelling Basic program can be endorsed to cover homes undergoing renovation.
- **Fuse box.** A home wired with a fuse box is acceptable in the Dwelling Basic program. Knob and tube wiring is not accepted.
- **Odd shapes.** We accept geodesic, log, straw bale, floating, tiny, factory-built and other unconventional construction.



## Challenge: Location

- **In-park or private land.** Our Manufactured Home program accepts homes almost anywhere.
- **Way out of town.** Many carriers avoid homes in outlying areas. We accept all protection classes, even 9 and 10.
- **Acreage.** We have no maximum.



## Challenge: Extras

- **Named insured.** The home can be titled in the name of an LLC, corporation or estate.
- **Past claims.** A past claim or two is not an automatic rejection for us, even if it's due to weather.
- **Uninsurable adjacent structure.** If the home meets other requirements, you can exclude coverage for uninsurable conditions like a shed in bad shape.
- **Lapsed insurance.** Our Manufactured Home program generally allows up to seven days of lapsed coverage; in some cases, we might go as high as 30.
- **Low value.** The lowest property value is typically \$5000 in the Dwelling Basic program.
- **Wood stove.** The primary heating source can be a wood stove in the Dwelling Basic program.
- **Animals.** Liability coverage for an animal can be excluded if that's a barrier for accepting a home.
- **Trampoline.** They're allowed.
- **Pool.** Fencing and loft gates are required.

## How to quote

American Modern's underwriting requirements are built right into AMSuite®. Just start a quote and answer the questions. If AMSuite gives you an alert, you can submit the risk to our underwriters for consideration. Be sure to provide any information to support your request. The program manual will give you guidance as well.



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