

# Write it Right: Getting to know the difference between Residential Programs

When you quote Coverages in the AMsuite® quoting system, this guide helps you get it right every time.

	Dwelling Basic	Dwelling Special	Homeowners FLEX®
	Help customers who may not be eligible for full coverage or who just want the basics.	Protect rental property, vacation homes, and vacant property with replacement cost coverage.	Based on a familiar HO-3 form, you dial up and down coverage on such items as water, personal property, and other structures.
<b>Occupancy</b>	Owner-occupied, Rental, Seasonal, Vacant (residence and nonresidence)	Rental, Seasonal, Vacant (owner-occupied in some states)	Owner, Seasonal
<b>Value</b>	<ul style="list-style-type: none"> <li>• Owner &amp; Rental: \$20K-\$300K (\$500K in some states)</li> <li>• Vacant, Seasonal, Nonresidence: \$5K-\$300K (\$500K in some states)</li> <li>• Resident Vacant up to \$1M</li> </ul>	\$75K to \$1M (\$500K in some states)	\$50K-\$1M (\$75K if replacement cost is selected)
<b>Age</b>	No limit	No limit in most states	No limit
<b>Condition</b>	Fair or better	Above average or better	Above average or better
<b># of Families</b>	1-4	1-4	1-2

Please refer to the applicable Homeowners FLEX Program Manual for complete details. Different sub-limits may apply that vary from a standard HO-3 policy. All risk pertains specifically to dwellings and structures. Roof cosmetic damage exclusion and swimming pool slide and diving board liability exclusion apply.

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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