

Specialty Commercial Insurance

American Modern Insurance Group works hard to make sure our specialty commercial insurance programs grow as your business grows, give you coverage flexibility, include extras for which other carriers charge more, and keep reporting requirements easy to administer.

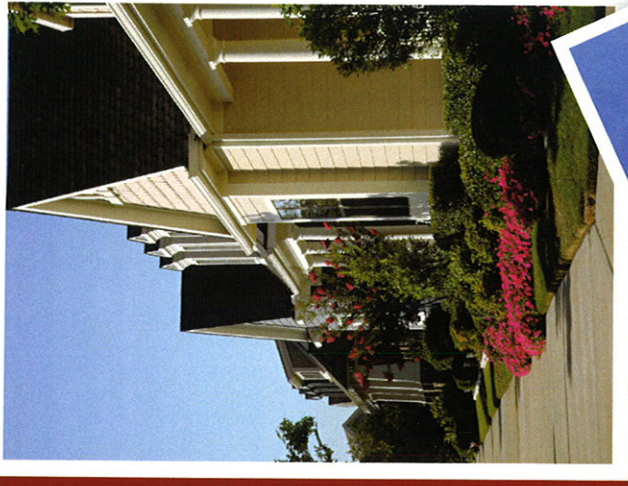
Go with the leader

American Modern's property and casualty companies have been national leaders in specialty insurance since 1965. American Modern is licensed in 50 states and based in Cincinnati, Ohio. The company's financial stability is rated A+ (Superior) by A. M. Best Company, an independent analyst of the industry. American Modern is a member of the Munich Re Group.



Commercial Coverage

For multiple rental properties



American Modern's specialty insurance programs include:

- Commercial Physical Damage for Dealer Inventory Open Lots
- Commercial Physical Damage for Manufactured Home or RV Parks
- Manufactured Housing Rentals
- Schedules of Rental Dwellings
- Watercraft and Watercraft Rentals



commercial.amig.com

Read your policy carefully.

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

American Modern refers to the companies under the American Modern Insurance Group, Inc. Insurance coverage is underwritten by one or more of the companies of American Modern Insurance Group, Inc. which include, in CA: AFH Insurance Company and American Modern Insurance Company. Other states: American Modern Home Insurance Company, American Family Home Insurance Company, American Western Home Insurance Company, American Southern Home Insurance Company, American Modern Lloyds Insurance Company, American Modern Insurance Company of Florida, Inc., American Modern Surplus Lines Insurance Company, and American Modern Select Insurance Company. Amelia, Ohio.

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Simplify your rental property insurance

One of the headaches of rental property is the time and cost of purchasing and administering separate insurance policies for each house.

American Modern's commercial Scheduled Rental Dwelling program, also known as the 10+ program, simplifies your insurance with one policy, one payment, and one renewal date.

Eligibility

- Single family or up to 6-family dwelling (no condos or apartments)
- Individual dwelling value up to \$1 million
- Mixed occupancy permitted (an office or shop on the street level, and rental units on second floor)
- Two-story limit
- Vacant dwellings accepted
- Vacant land (liability only)

We're flexible

- Minimum of ten properties – no maximum
- Actual cash value or replacement cost valuation
- Deductible range: \$500 to \$25,000

Choose the Form that best fits your property

Cause of loss	Basic	Broad	Special
Fire	✓	✓	✓
Lightning	✓	✓	✓
Explosion	✓	✓	✓
Windstorm or hail	✓	✓	✓
Smoke	✓	✓	✓
Aircraft or vehicles	✓	✓	✓
Riot or civil commotion	✓	✓	✓
Vandalism*	✓	✓	✓
Sprinkler leakage*	✓	✓	✓
Sinkhole collapse	✓	✓	✓
Volcanic action	✓	✓	✓
Limited fungus coverage	✓	✓	✓
Falling objects	-	✓	✓
Weight of snow, ice or sleet	-	✓	✓
Water damage	-	✓	✓
Limited coverage for collapse	-	✓	✓
Risk of physical loss unless specifically excluded	-	-	✓

*can be eliminated by endorsement

Coverage overview

Coverages

- Building
- Business personal property
- Business income/rental value, including extra expenses
- Scheduled equipment
- Crime
- Inland marine
- Earthquake

Liability:

- Premises liability up to \$1 million
- Aggregate limit 2x
- Medical payments of \$5,000

Options:

- Co-insurance from 80 to 100 percent
- Increase wind/hail deductible to 2 or 5 percent (1 percent required)
- Personal injury (ex. privacy invasion)
- Advertising injury (ex. libel or slander)

