

# Why does a vacant house

## need different insurance?

A typical homeowners policy requires that you live in your home for it to be covered. The underwriting model and premium assumes that by living there you are in a position to prevent damage, report losses quickly, and act to stop further damage.

If your house is vacant, the risk model changes. In response, the carrier may cancel mid-term, flag the policy for non-renewal, lower coverage levels, or even deny a claim.

You need special protection for a vacant property.

**We can give it to you.**



### Read Your Policy Carefully.

This brochure contains summaries of coverages that are available. For a complete description of coverages, exclusions, conditions and limitations, please refer to and read your policy carefully.

We Offer a Broad Array of Products to Cover Your Specialty Insurance Needs.

- Manufactured Home
- Vacant Dwelling
- Specialty Homeowners
- Dwelling Fire
- Motor Home
- Travel Trailer
- Motorcycle & ATV
- Boat
- Personal Watercraft
- Collector Vehicle
- Snowmobile



[www.amig.com](http://www.amig.com)

# No one's home . . . but it's protected.



**DP-1 Vacant**

American Modern Insurance Group includes the following companies:  
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 Lloyd's Insurance Company, American Modern Insurance Company of Florida, Inc., American Modern Surplus Lines Insurance Company and American Modern Select Insurance Company.

05805200805  
© American Modern Insurance Group 2008



## Compare a Vacant policy to a standard dwelling policy.

Our Vacant program is based on a standard dwelling policy, but we refocus the coverage on just what is needed for a vacant property. That keeps the cost down.

	Policy Feature	What You Should Know
<b>Policy</b>	Protection	Policy covers the standard DP-1 named perils, such as fire, smoke, windstorm, hail, and explosion.
	Settlement	All claims settled for Actual Cash Value.
	Term options	<ul style="list-style-type: none"><li>• 3- and 6-month terms automatically renew</li><li>• 12-month policy available in most states</li></ul>
<b>Dwelling</b>	Wide eligibility	<ul style="list-style-type: none"><li>• No age restriction</li><li>• Fair or better condition, showing proper maintenance</li><li>• Up to four-family</li><li>• Vacant for less than 12 months</li><li>• Vacant manufactured homes accepted</li><li>• Renovations in process are accepted without surcharge</li></ul>
<b>Included Coverage</b>	Other structures	We cover a shed, detached garage or fence.
	Reasonable repairs	We reimburse reasonable expenses for repairs made to prevent additional damage, like covering a roof after a storm.
<b>Optional Coverage</b>	Premises liability	Add coverage for an accident happening on the insured property that causes injury or property damage to a third party.
	Vandalism	Add coverage for acts of malicious intent.

All coverages protect up to the stated policy limit. For descriptions of the available coverages, talk to your agent or go to [www.amig.co](http://www.amig.co) availability and coverages may vary by state.

## When do you need a Vacant policy?

- You've moved for a new job but your house is unsold.
- A property is undergoing renovations.
- You rent out the house, but are between tenants.
- As an executor, you are selling a house to close an estate.

**Pro-rated cancellation.** If your house sells, or someone moves in, you can cancel the policy and get a refund for the balance of the policy term. Of course we hope you'll start a new dwelling policy with us.

## About American Modern

The companies of American Modern are nationally recognized leaders in specialty insurance, and currently serve more than 1.3 million policyholders throughout the country. Based in Cincinnati, Ohio, American Modern's parent, The Midland Company, has been in business since 1938. American Modern is rated A+ (Superior) by the A.M. Best Company, an independent analyst of the insurance industry. The company is licensed in all 50 states, and offers insurance products through a number of property and casualty companies.



HOME  
FOR  
SALE