



Unusual home risks and how to insure them

Every now and then you'll encounter a rare or odd property that does not fit into a typical homeowners policy. American Modern® insurance helps provide solutions to address uncommon insurance requests. Here are some examples below.



Tiny Home

Often under 400 square feet, these homes are professionally constructed like small manufactured homes. They must be stationary, either tied-down or fixed to a foundation with attached utilities, although skirting is not required.

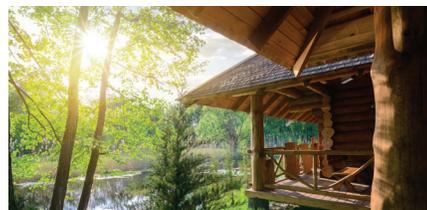
Quote in the Manufactured Home program, or the Dwelling Basic if the tiny home is attached to a permanent foundation. Vacant tiny homes can be written in the Dwelling Vacant program.



Geodesic construction

Built with triangular panels, geodesic homes have a spherical shape and largely open interior. They are known for the strength of their construction.

Quote in the Dwelling Basic program.



Log construction

Seasonally used structures, such as a rustic cabin with minimal amenities, can be placed in the Dwelling Basic program if built from a kit or by a builder, but not hand-hewn. More up-market homes may be eligible in the Dwelling Special, Homeowners, or Homeowners FLEXSM programs.*

Quote in the Dwelling Basic, Dwelling Special, Homeowners, or Homeowners FLEX programs.



Straw-bale construction

The walls of these homes are built using straw bales as a replacement for framing, making them deeper than normal. The exterior is often finished with cement, plaster, or stucco to seal from the weather.

[Quote in the Dwelling Basic program.](#)



Yurt

A yurt is a round, tent-like structure but with a more permanent and durable design because of its metal or wood frame. Modern yurts have heating, plumbing, and electricity. It can be a single room or just a few defined spaces.

[Quote in the Dwelling Basic program.](#)



Floating home

A floating home differs from a house boat in that it does not have a means of propulsion or navigation. It's just a house with utilities designed to float while attached to a dock. House boats are eligible in our Boat and Yacht programs.

[Quote in the Dwelling Basic program.](#)



Boat house

Different than houseboat or floating house, a boat house is a structure used for storing a boat. It does not include living quarters.

[Quote in the Dwelling Basic program as a non-residential structure.](#)

Go to AMSuite® for complete program details, requirements, underwriting guidelines, and policy forms/endorsements. Directly appointed agents should contact their sales representative with questions, or call Customer Care at 800-543-2644. Subproducers should contact their general agent.



*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, discounts vary, are determined by many factors, 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 Property and Casualty Insurance Company (CA Lic. No. 6129-1.)

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