

How to quote vacant coverage

Two solutions from American Modern

Solution 1: DP-1 Vacant policy

- 1 Start your quote as usual.
- 2 Select Vacant for the occupancy on the Eligibility screen.
- 3 Choose your policy term.
- 4 Finish the quote.

Key program points

- 3-, 6- or 12-month term
- ACV settlement
- Named peril coverage
- Property must be in fair, average or better condition.

The screenshot shows two screens from the American Modern quote system. The first screen, 'Eligibility Information', has the 'Occupancy' dropdown menu set to 'Vacant', which is circled in green and labeled with a '2'. The second screen, 'Available Programs', shows several program options. The first option, '324 - 3 Month Vacant DP-1 Program', is circled in green and labeled with a '3'. The 'Vacancy Surcharge' option in the 'Miscellaneous Coverages' section is also circled in green and labeled with a '4'.

Solution 2: Vacancy permission for either DP-3 or DP-1

- 1 Start your quote as usual.
- 2 Select the occupancy on the Eligibility screen.
- 3 Choose the program and the settlement option
- 4 Add the Vacancy Surcharge on the Miscellaneous Coverages screen.
- 5 Finish the quote.

Key program points

- 12-month term
- Replacement cost settlement for DP-3, ACV for DP-1
- Comprehensive coverage for DP-3, Named peril coverage for DP-1
- Property must be in average or better condition for DP-3, or at least fair condition for DP-1.

The screenshot shows three screens from the American Modern quote system. The first screen, 'Eligibility Information', has the 'Occupancy' dropdown menu set to 'Rental', which is circled in green and labeled with a '2'. The second screen, 'Available Programs', shows the '408 - Rental DP-3 Program' and '472 - Rental DP-1 Program' options, both circled in green and labeled with a '3'. The third screen, 'Miscellaneous Coverages', shows the 'Vacancy Surcharge' option set to 'Yes', which is circled in green and labeled with a '4'.

Need help? Call us at 800-543-2644.



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