

# American Modern® Homeowners Coverage Comparison

## With Standard HO-3



When an HO-3 does not fit, follow this guide to understand American Modern's Specialty Homeowner's (HO-10) program.



Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may 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 American Modern Home Insurance Company d/b/a in CA American Modern Insurance Company (Lic. No 2222-8).

10353-201707

© American Modern Insurance Group, Inc. 2017

Policy Form	Standard HO-3	American Modern Specialty Homeowners (HO-10)	Action To Balance The Coverage
<b>A. Dwelling Coverage</b>			
Fire, Lightning and Internal Explosion	Yes	Yes	—
Smoke	Yes	Yes	—
Explosion	Yes	Yes	—
Windstorm/Hail	Yes	Yes	—
Riot/Civil Commotion	Yes	Yes	—
Aircraft	Yes	Yes	—
Vehicles	Yes	Yes	—
Volcanic Eruption	Yes	Yes	—
Vandalism or Malicious Mischief	Yes	Yes	—
Burglary (Requires forced entry)	Yes	Yes	—
Earth Movement, Flood, Neglect, War, Nuclear Hazard, and Intentional Loss	No	No	—
Theft	Yes	No	Add Theft End.
Water from plumbing, heating, or A/C	Yes	No	Add Enhanced Coverage Endorsement
Collapse	Yes	No	
Freezing	Yes	No	
Sudden And Accidental Damage From Artificially Generated Electrical Current	Yes	No	
<b>B. Other Structures</b>			
Limit	10% of Coverage A	10% of Coverage A	—
<b>C. Personal Property</b>			
Limit	50% of Coverage A	40% of Coverage A	Increase Personal Property
PPRC	Available	No	Add PP Replacement Cost End.
On Premises	100% of Coverage C	100% of Coverage C	—
Off Premises	10% of Coverage C	10% of Coverage C	—
<b>D. Loss of Use</b>			
Limit	20% of Coverage A	10% of Coverage A	Increase Loss of Use
Debris Removal	Reasonable Expense	Reasonable Expense	—
Property Removed	Covered for up to 30 days.	Covered for up to 30 days.	—
Fire Dept. Service Charge	\$500	\$500	—
Plants, trees, shrubs, & lawns	5%	5%	—
<b>E. Loss Settlement</b>			
A. Dwelling	RC	ACV	Add Dwelling Replacement Cost
B. Other Structures	RC	ACV	
C. Personal Property	RC/ACV	ACV	Add PP Replacement Cost

Start your quote on modernLINK® or AMsuite®

Need help qualifying a risk or quoting?

Call us at 800-543-2644.