



Think of Us First For Your Specialty Insurance Needs

ARKANSAS

American Modern delivers consistently competitive coverages and rates for most of your specialty property and casualty risks. And, for many of those risks, we take "competitive" to a whole new level. Check out some of our program features and extra special "sweat spots."

Manufactured Home

Choose American Modern First For:

- Any occupancy (owner, seasonal, rental, tenant)
- Any age (Even prior to 1976)
- Any location
- Any value less than \$200,000
- No photos required
- Most prior losses acceptable
- Bankruptcies or credit problems acceptable
- Optional Replacement Cost for homes up to 15 years old
- Modular housing acceptable
- Breakdown Endorsement covers mechanical or electrical failure of home systems and appliances

Quote Us for All Your Manufactured Home Risks, But Especially These...

- Multi-sectional homes
- Older homes
- Counties in Arkansas (Pulaski and Scott)
- Higher valued homes



Specialty Dwelling Fire (DP-1)

Choose American Modern First For:

- Any occupancy (owner, seasonal, rental, vacant)
- Multiple family dwellings acceptable (up to 4 families)
- Any age home (no updates required)
- Any location (even protection class 9 & 10)
- No photos required (inspections ordered by the company)
- Any value less than \$300,000 (vacant under \$500,000)
- Most prior losses acceptable
- Bankruptcies or credit problems acceptable
- Optional coverages (Personal property, liability and vandalism)
- Fair Rental Value or Loss of Rents Option

Quote Us for All Your Specialty Dwelling Risks, But Especially These...

- Owner, Rental, Seasonal & Vacant dwellings
- Older homes (prior to 1960)
- Protection classes 1 through 8
- Values under \$300,000



Specialty Dwelling Fire (DP-3)

Choose American Modern First For:

- Broad occupancy acceptability (rental and seasonal)
- Homes aged 80 or newer (with roof aged 20 or newer)
- Any location (even protection class 9 & 10)
- No photos required (inspections ordered by the company)
- Values \$50,000 to \$300,000
- Most prior losses acceptable
- Bankruptcies or credit problems acceptable
- Optional coverages (Personal property & liability)
- ACV Settlement Option
- Fair Rental Value or Loss of Rents Option

Quote Us for All Your Specialty Dwelling Risks, But Especially These...

- Rental and Seasonal dwellings
- Multiple family dwellings
- Protection classes 1 through 8
- Values \$50,000 to \$300,000



Specialty Homeowner (HO-10)

Choose American Modern First For:

- Multiple occupancies (Owner and Seasonal dwellings are eligible)
- Replacement Cost coverage for homes aged 60 or newer with roofs less than 20 years of age.
- No age requirements for the Basic program
- Optional Enhanced Coverage broadens coverage and includes limited Water coverage
- Any location (even protection class 9 & 10)
- No photos required (inspections ordered by the company)
- Values up to \$300,000
- Mature homeowner discounts

Quote Us for All Your Specialty Dwelling Risks, But Especially These...

- Owner occupied dwellings
- Protection classes 1 through 10



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Motorcycle

Choose American Modern First For:

- **All bike types** (including off-road ATVs, scooters, high performance bikes, dirt bikes and utility vehicles)
- **Custom bikes** (subject to underwriting approval)
- **Liability-only policies**
- **Liability limits** up to \$250,000/\$500,000
- **Driving record** (nearly any)
- **Accessories coverage** (\$3000 INCLUDED; optional increase to \$15,000)
- **Replacement Cost** available for bikes 2 years old or newer
- **Discounts available** (transfer, home owner, safety course)

Quote Us for All Your Motorcycle risks, But Especially These...

- **Class "A" bikes** (Japanese or foreign street bikes)
- **ATVs**
- **Married insureds** (age 50 or older)
- **Average to good credit**



Watercraft

Choose American Modern First For:

- **All boat types** (up to 64' in length and 70 mph)
- **All personal watercraft**
- **Any age watercraft**
- **Values** up to \$300,000
- **Liability-only policies** available
- **Combined Single Limits** up to \$500,000
- **No restrictions** for inland-to-coastal or state-to-state trailering
- **Agreed Value and Replacement Cost** provisions standard
- **Discounts available** (transfer, multi-unit, ownership, renewal)

Quote Us for All Your Watercraft Risks, But Especially These...

- **Experienced owners**
- **Personal Watercraft** (e.g., Jet Skis)
- **Boats** a/r or under 60 mph
- **Trailed boats**
- **Boats below \$75,000**
- **Older, smaller boats**



Motor Home/
Travel Trailer

Choose American Modern First For:

- **Four Settlement Options:** ACV, Agreed Value, Purchase Price or Replacement Cost
- **Motor Home Liability Limits** up to \$500/500
- **No Surcharge** for first two Minor Violations
- **Personal Liability Endorsements** are available for Vacationers or Full Timers
- **Discounts Available** (Loss Free, Association, Accident Prevention, Anti-Theft)

Quote Us for All Your Recreational Vehicle Risks, But Especially These...

- **Motor Home:**
- **Class A, B and C Units, All Values, Married Operators Age 26-30**
- **Values up to \$300,000**
- **Travel Trailer:**
- **All**



Collector
Vehicle

Choose American Modern First For:

- **Any collectible vehicle** used only for pleasure (Antique, Classic, Muscle Car, Late-Model Exotics, Modified)
- **Hard to place vehicles** such as late model, replica, highly modified, and under restoration
- **Mileage plans** (1,000, 3,000, 6,000) with roll over mileage
- **Agreed Value settlement**
- **Collections** of all sizes
- **Combined Single Limits** up to \$500,000
- **One liability rate**, regardless of the number of vehicle on the policy
- **Nationwide Roadside Assistance Program**

Quote Us for All Your Collector Car Risks, But Especially These...

- **3,000 mile plan** or less
- **Larger collections** and higher valued vehicles
- **Combined Single Limits** of \$300,000 or less
- **Car Club members**
- **Limited driving** to and from work