



**AMERICAN  
MODERN**  
INSURANCE GROUP

# ARKANSAS

## Think of Us *First* for Specialty Insurance

American Management Corporation

ph. 800.233.2398

fax. 501.450.6914

www.amcinsurance.com



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

### But especially ...

- Multi-sectional homes
- Older homes
- Counties in Arkansas (Pulaski, Cleburne, Perry and Montgomery)
- Higher valued homes



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)
- Values \$10,000 to \$300,000 (\$5,000 minimum for seasonal)
- Vacant values \$10,000 to \$300,000 (\$5,000 minimum for vacant mobile home)
- Fair Rental Value or Loss of Rents Option
- Vandalism and Malicious Mischief Coverage Option available
- Coverage for Stand Alone Seasonal Structures such as pole barns, camping structures and covered boat slips
- Short Term and Occasional Rental Options
- Vacancy Permission Endorsement for owner, rental and seasonal
- Personal Property Coverage available for all occupancies (including vacant)
- Builder's Risk Renovation and/or New Construction Coverage available for vacant

### But especially ...

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



Dwelling Fire DP-3

### Choose American Modern first for:

- Rental and seasonal occupancies available
- 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
- Settlement Options Available (Replacement Cost, Actual Cash Value, Agreed Value Modified Functional Replacement Cost)
- Fair Rental Value or Loss of Rents Option
- Short Term and Occasional Rental Options
- Vacancy Permission Endorsement available

### But especially ...

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



Specialty Homeowners

### Choose American Modern first for:

- Multiple occupancies (Owner and Seasonal dwellings are eligible)
- Optional 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 \$40,000 to \$300,000
- Mature homeowner discounts
- Hobby Farming Coverage available
- Limited Theft Coverage Option
- Protective device credits
- Roof Exclusion Endorsement available

### But especially ...

- Owner and Seasonal occupied dwellings
- Protection classes 1 through 10
- Newer homes (0-10 years)



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### Motorcycle

#### Choose American Modern first for:

- All bike types, plus off-road ATV, scooter and golf cart
- Liability-only policy
- Liability limits up to \$250/\$500
- All driving records
- \$3,000 accessories coverage included (\$1,000 for off-road), can increase to \$15,000
- Replacement cost optional for bikes 2 years or newer
- Discounts: transfer, homeowner, safety course, multiple units, loss-free renewal

#### But especially ...

- Cruiser class, Harley-Davidson Sportster
- Golf cart
- Bikes 8 years or older
- Married insured (aged 45 or older)
- Insured with higher credit score
- Experienced rider
- Homeowner



### Watercraft

#### Choose American Modern first for:

- Most boat types accepted
- Up to 64 ft (125 ft houseboat) and up to 70 m.p.h.
- Liability only or full coverage
- Agreed value settlement for boats up to 10 years
- Optional replacement cost for boats up to 3 years
- ACV settlement for boats 11 years or older
- Included: \$1,000 medical payments – increase to \$25,000
- Packaged options: under/uninsured watercraft, non-owned watercraft liability, personal effects, emergency assistance and towing
- Separate options: water sport liability, trailer or boat lift
- Discounts: ownership experience, diesel fuel, claims free renewal, policy transfer

#### But especially ...

- Bass boat, houseboat, pontoon, trawler
- Personal watercraft (ex. Jet Ski® or WaveRunner®)
- Experienced owners aged 50 and older



### Collector Vehicle

#### Choose American Modern first for:

- Collector vehicles used primarily for pleasure: antique, classic, muscle car, custom, hot rod, exotic, motorcycle, tractor, fire engine, under restoration, military equipment
- Hard-to-place: late model collectible, kit/car or replica, highly modified, pro-street and race, trailers
- Agreed value with inflation guard – no depreciation
- Collections of any size
- One liability charge covers all vehicles – up to \$1M limit
- Broad usage and operator eligibility
- Mileage tiers = rate savings: from 1000 to unlimited
- Included: trip interruption (\$600), towing (\$75), parts (\$2000), pet (\$750), new vehicle (\$50,000)
- Options: nationwide roadside assistance with flatbed towing, full safety glass, transit and foreign country
- Discounts: affiliated car club/association membership, large collections, high valued vehicles, anti-theft device

#### But especially ...

- Lower annual usage – 3,000 miles or less
- Car club/association membership
- Large collections and high valued vehicles
- 1950-1985, late model collectible and exotics (under 25 years), military, tractor, fire engine