



Homeowners FLEX®

Customize and cover more owner-occupied and seasonal homes with coverage you dial up and down.

It's the all-new coverage you've been asking for. The Homeowners FLEX® product lets you customize coverage for more customers, even those whose homes have age, claims, and location concerns. And it's all based on a comfortably familiar HO-3 form. It's never been easier to customize and cover more.

Homeowners FLEX lets you protect more customers in more ways.

Homeowners FLEX offers the same open peril protection (aka "all risk") and replacement cost settlement that's at the core of a typical HO-3 policy.

- Write owner-occupied, seasonal, and vacation homes.
- Cover homes that do not have a place in the standard HO-3 market due to claims, age, size, or value concerns.
- Dial up or down the coverages for water damage, liability, named peril personal property, loss of use, other structures.
- Add options such as occasional rental, earthquake, service line failure, or ID recovery.
- Seasonal homes are accepted and coverage remains unmodified during the off-season vacancy.

You'll be comfortable writing this new product because the coverage is based on the ISO HO-3 form you already know well, and with a company that is rated A+ (Superior) by A. M. Best Company.

Discounts help customers save.

Property coverage has up to ten available discounts and your customer could save 20% or more with some of the following:

- Approved association membership
- Auto policy with agent
- Insured aged 50 and older
- Multiple policies of different types with American Modern®
- No claim in past 3 years
- Paperless documents
- Paying in full
- Policy in effect 5 years or more
- Central station fire / smoke alarm
- Central station burglar alarm
- Local smoke and / or burglar alarm
- Deadbolt, smoke alarm, fire extinguisher
- Water sensor (local, smart and centrally monitored)*
- Water shut-off (local, smart)*

Occupancy types	<ul style="list-style-type: none"> • Owner-occupied and seasonal
Property description	<ul style="list-style-type: none"> • Single or two-family • No age restriction • Average condition and better
Value range	<ul style="list-style-type: none"> • \$50,000 min. • \$75,000 min. for replacement cost • \$1M max.*
Insured for	<ul style="list-style-type: none"> • Replacement cost (see Loss settlement)
Protection classes	<ul style="list-style-type: none"> • 1 to 10
Coverage	<ul style="list-style-type: none"> • Open Peril (“all risk”) for dwelling and other structures (except those excluded) • Named peril for personal property
Deductible	<ul style="list-style-type: none"> • \$1,000 default • Options for \$500, \$2,500, \$5,000 • Separate wind/hail deductibles may apply in some states*
Loss settlement	<ul style="list-style-type: none"> • Replacement cost for dwelling and other structures • Modified functional replacement cost for homes built in 1960 and older • Optional actual cash value, full repairs, and extended replacement cost • Actual cash value for roofs (depending on age and state)*
Included coverage	<ul style="list-style-type: none"> • Water damage from 10%, 25%, 50%, 75%, 100% • Liability from \$25k to \$1M* • Named peril personal property available from 40% to 100%* • Theft • Other structures available from 10% to 50% of Cov. A* • Reasonable repairs • Debris removal • Loss of use available from 10% to 40%* • Loss assessment – \$1,000 • Fire department service charge – \$500
Optional coverage	<ul style="list-style-type: none"> • Earthquake • Hobby farming • Home equipment breakdown protection • Identity recovery • Home sharing or occasional rental • Ordinance or law – 10% Coverage A* • Scheduled personal property • Service line failure – \$10,000 limit (\$500 deductible applies) • Water backup/sump overflow – \$5,000 and \$10,000 limits
Discounts	<ul style="list-style-type: none"> • Central station fire/smoke alarm • Central station burglar alarm • Local smoke and/or burglar alarm • Deadbolt, smoke alarm, fire extinguisher • Approved association membership • Auto policy with agent • Multiple policies of different types with American Modern® • No claim in past 3 years • Paperless documents • Paying in full

Quote today in AMsuite®

*Varies by state.

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 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 but not limited to: American Modern Insurance Company (Lic. No. 2222-8) and American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1.)

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23002-Hoflex-Sellsheet-102022