Write it right: Getting to know the difference between Residential Programs

When you quote coverages for out of state risks in the AMsuite® quoting system, this guide helps you get it right every time.

Dwelling Basic

Help customers who may not be eligible for full coverage or who just want the basics.

Dwelling Special

Protect rental property, vacation homes, and vacant property with replacement cost coverage.

Homeowners FLEX®

Based on a familiar HO-3 form, you dial up and down coverage on such items as water, personal property, and other structures.

Homeowners

A good fit for homes not eligible in standard market due to age, value or past claims. Homeowners also works well if replacement cost is not required.



Owner-occupied, rental, seasonal, Vacant (residence and nonresidence)

\$5K for non-residence

Rental, seasonal, vacant (owner-occupied in some states)

Owner-occupied, seasonal

Owner-occupied, Seasonal









\$75K to \$1M

(\$500K in some states)

\$50K-\$1M

(\$75K if replacement cost is selected) varies by state \$50K-\$500K

(\$75K if replacement cost is selected) varies by state

No limit

\$20K-\$500K

\$1M for vacant

No limit in most states

No limit

No limit

1-2

Depending on the state you're writing in, select either Homeowners or Homeowners FLEX.

Fair or better

Above average or better

1-4

Above average or better

Average or better

1-4

1-2



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 Property and Casualty Insurance Company

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