

# Commercial Physical Damage

**No doubt your  
business already has  
liability protection,**

**but** you need physical damage protection, too,  
for units you rent for living or business use.

American Modern's Commercial Physical  
Damage (CPD) program is specifically  
designed for non-owner occupied  
manufactured housing communities.

Our CPD program complements  
our other policy offerings to  
eliminate the extra costs of  
overlapping coverage.

## Read Your Policy Carefully.

This brochure contains summaries of coverages that are available. For a complete description of coverages, exclusions, conditions and limitations, please refer to and read your policy carefully.

We Offer a Broad Array of Products  
to Cover Your  
Specialty Insurance Needs.

### Commercial Physical Damage

Open Lot – Manufactured Home,  
RV, Boat/PWC, Motorcycle/ATV,  
Snowmobile, Travel Trailer/Misc. Trailer

### Mobile Home Rental Schedules

**10+ Dwelling Schedules**



[www.amig.com](http://www.amig.com)

# Commercial Physical Damage Program

For Manufactured  
Housing Communities



American Modern Insurance Group includes the following companies:  
In CA: AFH Insurance Company and American Modern Insurance Company.  
Other States: American Modern Home Insurance Company, American Family Home Insurance Company, American  
Western Home Insurance Company, American Southern Home Insurance Company, American Modern Lloyds  
Insurance Company, American Modern Insurance Company of Florida, Inc., American Modern Surplus Lines Insurance  
Company and American Modern Select Insurance Company.  
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## Program Focus

**Rental** - scheduled units you rent to individuals for living purposes.

**Office** - units used for business purposes only, either by you or a tenant.

**Other purposes** - units used for portable construction, trailers, storage and other purposes.

We include these coverages for no additional premium:

- Debris removal up to \$5,000
- Fire department service charge up to \$5,000
- Preservation of property (up to \$500 singlewide, \$1,000 multi-sectional)

## Talk to American Modern's commercial team:

Hotline - 800.723.3722 ext. 9.6925

Fax - 513.947.4188

E-mail - [commercial\\_lines@amig.com](mailto:commercial_lines@amig.com)

## About American Modern

The companies of American Modern are nationally recognized leaders in specialty insurance, and currently serve more than 1.3 million policyholders throughout the country. Based in Cincinnati, Ohio, American Modern's parent, The Midland Company, has been in business since 1938. American Modern is rated A+ (Superior) by the A.M. Best Company, an independent analyst of the insurance industry. The company is licensed in all 50 states, and offers insurance products through a number of property and casualty companies.

## Program Coverage

**Named Peril Coverage** specifies the risks in the policy:

- Aircraft
- Earth movement
- Explosion
- Falling objects
- Fire
- Flood
- Glass breakage
- Hail or windstorm
- Riot or civil commotion
- Sinkhole collapse
- Smoke
- Theft
- Vehicle damage
- Volcanic action
- Weight of snow, ice or sleet

**Comprehensive Coverage** adds to this list with risk of direct and accidental loss, unless the cause is specifically excluded in the policy.

## Program Options

Start with our standard policy, then add coverage or choose a different reporting option or deductible.

### Enhanced Coverage:

- Replacement cost (scheduled units only)
- Collision

### Policy Options:

Scheduled unit policy - each unit is scheduled by year, manufacturer, and serial number.

Composite policy - quarterly reporting for schedules of ten or more rental units.

### Deductible:

\$500 to \$10,000 per unit, with a maximum aggregate deductible per occurrence in the event of a loss to several insured units.

