

# Commercial Physical Damage

## 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.

# Commercial Physical Damage Program

“Open Lot”  
Coverage for Retailers

## No doubt your business already has liability protection,

but you need physical damage protection, too, for  
“Open Lot” retail inventory.

American Modern’s Commercial Physical Damage (CPD) program complements our other policy offerings to eliminate the extra costs of overlapping coverage. We include coverages that other carriers treat as extras.

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)



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.  
04762-200811  
© American Modern Insurance Group 2008



# Program Focus

## Manufactured housing:

- Mobile or Modular

## Recreational unit:

- ATV
- Camper
- Golf Cart
- Moped
- Motorcycle
- Recreational Vehicle Trailer
- Scooter
- Snowmobile
- Stock Trailer
- Utility Trailer
- Watercraft including Jet Ski or Wave Runner
- Misc. unit

## 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
- Vandalism
- 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.

**Included Coverage** 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 and \$1,000 multi-sectional)
- Loss of economic value

# Program Options

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

## Optional Coverage:

- Collision
- False pretense

## Policy Options:

- Non-reporting
- Monthly reporting with *monthly* premium adjustment
- Monthly reporting with *annual* premium adjustment

## Deductible:

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

