

Road Trips,  
Quality Time With Family

**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.

Hit The Open Road With Our

**Travel Trailer  
Insurance**

**– and  
Good Insurance  
Coverage.**

Like other recreational vehicle owners,  
you love weekend camping trips,  
driving through national parks,  
and visiting new states.

Through it all, it's important to  
know you have quality insurance  
coverage designed especially  
for your travel trailer.

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

Manufactured Home  
Vacant Dwelling  
Dwelling Fire  
Motor Home  
Travel Trailer  
Motorcycle & ATV  
Boat  
Personal Watercraft  
Elite Collector Car  
Snowmobile  
Specialty Homeowner



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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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# Quality Features with Real Benefits.

- **Premium Discounts.**

- ✓ Membership in an approved RV association
- ✓ Clean driving record

There are several other ways to save; ask your agent for details.

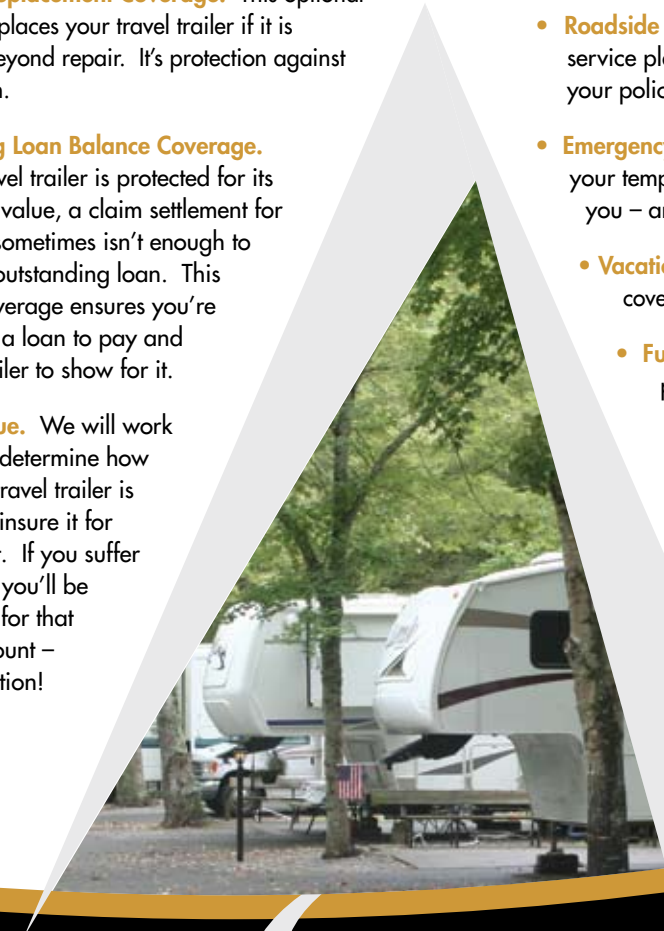
- **Various Payment Options.** Pay in one lump sum, or in convenient installments. Or, use EZPay™ and have your payment automatically transferred from your bank account each month, on the day you select. We also take checks, money orders, debit cards, Discover®, MasterCard®, Visa® and American Express®!
- **Fast and Reliable Claims Service.** Report your claim any time, day or night. Log on to [www.amig.com](http://www.amig.com) or give us a call!

# Lots of Coverages to Protect You.

- **Extensive Physical Damage Protection.** Coverage against sudden and accidental loss due to a collision, fire, windstorm, landslide, vandalism and other perils.
- **Total Loss Coverage that Counts.** All policies offer at least one of the following options, all of which can come in handy in a total loss:
  - ✓ **Total Loss Replacement Coverage.** This optional coverage replaces your travel trailer if it is damaged beyond repair. It's protection against depreciation.
  - ✓ **Outstanding Loan Balance Coverage.** When a travel trailer is protected for its actual cash value, a claim settlement for a total loss sometimes isn't enough to pay off an outstanding loan. This optional coverage ensures you're not left with a loan to pay and no travel trailer to show for it.
  - ✓ **Agreed Value.** We will work with you to determine how much your travel trailer is worth, and insure it for that amount. If you suffer a total loss, you'll be reimbursed for that agreed amount – no depreciation!

- **Diminishing Deductible.** This elective coverage lowers your deductible each year you remain claim-free. Be a safe driver and within a few years you can have a zero deductible!
- **Personal Effects Coverage.** Travel trailer owners can protect their personal belongings with either actual cash value or replacement cost coverage.
- **Roadside Assistance.** You won't need a separate service plan when you add this optional coverage to your policy.
- **Emergency Expense.** Optional protection that pays your temporary housing expenses, plus the cost to get you – and your travel trailer – back home.
- **Vacation Liability.** Provides premises liability coverage while parked at a campsite or RV park.
- **Full-timers Coverage.** We can provide liability protection, similar to a homeowner's policy.

\* All coverages may not be available in all states. Policy limits may also apply to coverage. Ask your Agent for details.



## ABOUT AMERICAN MODERN

The companies of American Modern are nationally recognized leaders in specialty insurance, and currently serve more than 1.2 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 through a number of property and casualty companies.