

## Dwelling DP-3

Flexibility is what you'll find with American Modern's DP-3 policy. All of our policies include replacement cost protection for the home, and other essential coverages. Your customers can pick and choose from an array of optional coverages. They only pay for what they really need. And, we have a right rate for your customers.

### Features

Named peril protection for the home

Other structures receive named peril protection, too

Reasonable repairs expense included in the policy

Fair rental value

Vandalism & malicious mischief

Personal property coverage (optional)

Personal/premises liability (optional)

Additional living expenses (optional)

### Highlights

With our policy, your customer's home is protected from many of the perils that can cause damage, including:

- Lightning
- Fire
- Windstorm
- Vehicles
- Internal explosion
- Hail
- Smoke
- Tornado

All claims are settled at Actual Cash Value.

Structures such as garages and sheds automatically receive coverage under our policy, up to 10 percent of the dwelling limit.

Automatic on every policy! If your customer's home is damaged by a covered loss, and he needs to make temporary repairs to guard against further damage, we'll reimburse him for the cost of those repairs.

Does your customer rent the home to others? This coverage pays the fair rental value of the dwelling should a covered loss make the home unfit for normal use.

Provides protection from damage caused by malicious intent.

This optional coverage protects your customer's possessions from all the perils listed in the policy.

Accidents happen. In this day and age, it's more important than ever to be protected when they do. Because your customer could be held legally responsible for bodily injury or property damage that occurs on the insured property, he may want to add this optional coverage to the policy protection.

A handy coverage for owner-occupied homes. If the home becomes unlivable due to a covered loss, we'll reimburse your customer for any higher-than-normal costs he incurs for meals, lodging and more.

Coverages, options or discounts may not be available on all policies or in all states.

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