



Tiny Home

The coverage and options are the same as for any manufactured home.

Today, tiny homes are on-trend. You've probably seen TV shows giving the inside scoop on these unusual structures. But what they're not giving you are the insurance coverage details. That's where American Modern® insurance can help. We place tiny homes in our manufactured home program described below. All of the included and optional coverages offered to a full-sized unit are available for a qualifying tiny home.

Keep these points in mind as you complete your quote.

- The home must be professionally constructed, not homemade.
- The home must be stationary, either tied-down or fixed to a foundation with attached utilities. However, skirting is not required.
- The home can be owner-occupied, a rental property, or seasonally used by the owner.

Have a different circumstance?

- Vacant tiny homes can be written in the Dwelling Vacant program.
- If the tiny home is on a permanent foundation, it may be submitted in the dwelling program, subject to underwriting review.

Need help quoting?

Directly appointed agents can call us at 800-543-2644. Subproducers should contact their general agent.

Occupancy types	<ul style="list-style-type: none"> • Owner – O • Seasonal – S • Rental – R 	<ul style="list-style-type: none"> • Tenant (coverage different than summarized here) • Vacant units accepted in Dwelling Basic product.
Property description	<ul style="list-style-type: none"> • Single-family • Single or multi-sectional • Modular home or tiny home 	<ul style="list-style-type: none"> • No age restriction • Fair condition and better • Schedule up to 25 homes on one policy
Value range	<ul style="list-style-type: none"> • \$5,000 min. <p><i>There will be some state variation but this is typical.</i></p>	<ul style="list-style-type: none"> • \$300,000 max.
Loss settlement	<ul style="list-style-type: none"> • Stated value for a total loss • Actual cash value for a partial loss / optional full repair cost or replacement cost (valuation and age requirements apply) • Actual cash value for personal property / optional replacement cost 	
Protection classes	<ul style="list-style-type: none"> • 1 to 10 	
Coverage	<ul style="list-style-type: none"> • Open peril (“all risk”) coverage for dwelling, other structures and personal property (Check the policy for any exclusions) 	
Deductible	<ul style="list-style-type: none"> • \$500 default 	<ul style="list-style-type: none"> • Optional \$750, \$1,000, \$2,500, \$5,000
Included coverage	<ul style="list-style-type: none"> • Builder’s risk • Debris removal • Emergency removal • Loss of use – 10% Coverage A • Reasonable repairs 	<ul style="list-style-type: none"> • Vandalism • Theft – O S • Water damage – O S R – Available from 10% up to 100% Cov. A. (\$3,500 sublimit for mold and remediation)
Optional coverage	<ul style="list-style-type: none"> • Other structures • Personal liability – O – \$25,000 to \$500,000 • Premises liability – R S – \$25,000 to \$500,000 • Personal property – O S R – 100% Cov A or \$20,000 (whichever is higher). Higher limits available, refer to underwriting. • Scheduled personal property – O • Earthquake • Enhanced coverage (increases limits) – O • Equipment breakdown protection • Fire Department Service Charge 	<ul style="list-style-type: none"> • Golf cart physical damage and liability extension – O S • Hobby farming – O • Identity recovery – O S • Loss assessment – O – \$1,000 or \$5,000 • Occasional rental– O S • Trip collision • Vacancy permission – O • Water backup and sump overflow
Discounts	<ul style="list-style-type: none"> • Approved association membership • Auto policy with agent • Multiple policies with American Modern* 	<ul style="list-style-type: none"> • No claim in past 3 years • Paperless documents • Paying in full
Payment options	<ul style="list-style-type: none"> • Full pay • Monthly, EFT only • Semi-Annual, billed or EFT 	<ul style="list-style-type: none"> • Quarterly, billed or EFT • Bi-Monthly, billed or EFT

Capital letters following a coverage or description show any restriction on the eligible occupancy types.

Quote today in AMsuite®

* Discount is available to policyholders with two or more different policy types under an AMsuite® account.

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 Home Insurance Company d/b/a in CA as American Modern Insurance Company (Lic. No. 2222-8) and American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1.)

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