

# Write it Right: Getting to know the difference between Residential Programs

When you quote Coverages in the AMsuite® quoting system, this guide helps you get it right every time.

	Dwelling Basic	Dwelling Special	Homeowners
	<p>Help customers who may not be eligible for full coverage or who just want the basics.</p>	<p>Protect rental property, vacation homes, and vacant property with replacement cost coverage.</p>	<p>A good fit for homes not eligible in standard market due to age, value, or past claims. Homeowners also works well if replacement cost is not required.</p>
<b>Occupancy</b>	Owner-occupied, Rental, Seasonal, Vacant (residence and nonresidence)	Rental, Seasonal, Vacant (owner-occupied in some states)	Owner, Seasonal
<b>Value</b>	<ul style="list-style-type: none"> <li>• Owner &amp; Rental: \$20K-\$300K (\$500K in some states)</li> <li>• Vacant, Seasonal, Nonresidence: \$5K-\$300K (\$500K in some states)</li> <li>• Resident Vacant up to \$1M</li> </ul>	\$75K to \$1M (\$500K in some states)	\$50K-\$500K (\$75K if replacement cost is selected)
<b>Age</b>	No limit	No limit in most states	No limit
<b>Condition</b>	Fair or better	Above average or better	Average or better
<b># of Families</b>	1-4	1-4	1-2

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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