

FIRST WESTERN INSURANCE

an RW Scobie Company

**WANTS TO BE YOUR #1 SPECIALTY MARKET.
TO ACHIEVE THAT...**

We make it as easy as possible for you to write specialty business by being friendly, helpful & responsive to your needs.

When you work with us, you deal with knowledgeable, experienced underwriters.

Mobile Home Eligibility and Coverage

Preferred Program	Special Program	Special By-line	All Purpose Program
<ul style="list-style-type: none"> • 12 Month Term • Owner-occupied primary/permanent 10 years old or newer • Values \$20,000 to \$200,000 • Limits \$100,000 & \$300,000 • Loss Settlement Replacement Cost • Circuit Breakers required • Discounts higher deductible, claim free transfer • Report w/photos 	<ul style="list-style-type: none"> • 12 Month Term • Owner-occupied primary/permanent 30 years old or newer • Values \$1,000 to \$150,000 • Limits \$100,000 & \$300,000 • Loss Settlement ACV, Replacement cost optional 10 years & newer • Circuit Breakers required • Discounts higher deductible, claim free transfer • Report w/photos 	<ul style="list-style-type: none"> • 12 Month Term • Owner-occupied primary/permanent or seasonal/secondary • Values \$1,000 to \$150,000 • Limits \$25,000 to \$300,000 • Loss Settlement ACV, Replacement cost optional 10 years & newer • Circuit Breakers required • Discounts higher deductible, claim free transfer • Report w/photos 	<ul style="list-style-type: none"> • 12 Month Term • Rental/commercial • Rate per \$100 • Values \$2,000 - \$75,000 • Limits \$25,000 to \$100,000 • Loss Settlement ACV • Circuit Breakers required • Discounts higher deductible, claim free transfer • Report w/photos

First Western Insurance
1501 42nd Street, Suite 100
PO Box 65660
West Des Moines, IA 50265

www.fwins.com
apps@fwins.com
Phone: 515-225-6066
800-475-1000
Fax: 515-225-3872

American Reliable Insurance Co.
Requirements—Application w/photos
Direct Bill

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Dwelling Eligibility and Coverage

DP-1

- **12 Month** Term
- **Owner**, rental, seasonal & vacant
- **Values** \$25,000 to \$200,000 (class 9 & 10: \$150,000)
- **Limits** \$25,000 to \$300,000
- **Loss settlement** ACV
- **Any** age home
- **No** knob & tube, 100 AMP service required
- **Discounts** Higher deductible, protective devices
- **Report** w/photos

DP-3

- **12 Month** Term
- **Owner** & rental
- **Values** \$75,000 to \$250,000 (class 9 & 10: \$150,000)
- **Limits** \$25,000 to \$300,000
- **Loss settlement** Replacement cost
- **Any** age home
- **No** knob & tube, 100 AMP service required
- **Discounts** Higher deductible, protective devices
- **Report** w/photos

Vacant/Unoccupied

- **12 Month** Term
- **Vacant**
- **Rates** per \$100
- **Limits** \$25,000 to \$100,000
- **Loss settlement** ACV
- **Any** age home
- **No** knob & tube, 100 AMP service required
- **Discounts** Higher deductible, protective devices
- **Report** w/photos

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Collector Vehicles



- Any Collector Vehicle used only for pleasure (stock, modified, kit, antique, or classic)

- Trucks
- Fire Engines
- Motorcycles
- Farm Tractors
- Watercraft

USAGE & MILEAGE

- Typical use: 2,500 miles per year
- Must be stored in a locked garage
- Minimum Premium \$75
 - Comp only
 - No limit
 - Roadside Assistance

SUBMISSION GUIDELINES

- Completed application, signed by insured
- Photos are required
- Direct Bill
- Coverage not bound until approved

INELIGIBLE RISK

- Restoring vehicles must be 50% complete
- Daily driving
- Back-up transportation on a regular basis

DRIVER ELIGIBILITY

- 2 minor moving violations.
- Major violations - Alcohol/drug or reckless driving not acceptable within the last 3-6 years.
- All household driving records are subject to review by Underwriting
- Applicant must be 26 yrs or older
- Each household driver must maintain at least one regular use vehicle. Vehicle must be less than 20 yrs old and in good condition.
- Not considered regular use vehicles:
 - Motorcycle
 - Public transportation
 - Trade vehicles
 - Pickup trucks and utility vans

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MOTORCYCLE	IF IT FLOATS, WE QUOTE, WE INSURE	WE OFFER	
All bike types ATV High Performance Touring Motorcycle Dual-purpose	Bass Boats Houseboats Yachts Runabouts Sailboats Jet Boats Cruisers Wet Bikes Jet Skis Boat Rentals Pontoons Fishing Guides Airboat High Performance Boats & more!	Broad Coverage Territory Hull Values to 1,000,000 High Liability Limit All Risks & Agreed Value Yachts over \$100,000 Great Lakes & Canada Coverage Uninsured Boaters – Optional Liability (up to \$1,000,000) Emergency Assistance & Towing Tournament Participation Covered Non-owned Watercraft Liability Multiple Owners/Corporately Titled Boat discounts available	Liability Only Commercial Personal effects Medical Payments No lay-up Period Water-sport Liability
<p style="text-align: center;">SPECIAL FEATURES</p> Comprehensive Packages Replacement Cost Coverage Accessory Coverage Helmet Collision Travel Loss Reimbursement Discounts Offer Roadside Assistance Liability only policy		* Storm Damage – Wind, Weight of Ice & Snow * Surveys required on older vessels	

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BUILDERS RISK	SPECIALITY DWELLING FIRE (DP-1 & DP-3) VACANT	SPECIALITY DWELLING FIRE (DP-1 & DP-3)	HOMEOWNERS (HO-3, HO-8, HO-6 & HO-4)
<ul style="list-style-type: none"> • Work must be done by a licensed contractor • Insured to ACV of complete cost • Term: Annual • “Ground up” construction 	<ul style="list-style-type: none"> • Available for Fire & EC &/or Fire, EC & VMM • Values \$5,000 and up • Limits \$25,000 to \$300,000 • Loss Settlement ACV • Term 3 mo (fully earned) or 6 mo (50% minimum earned) • Any age home (updated last 30 years, shows pride of ownership) • Converted commercial bldg, DP-1 Only • Contents (offer coverage for Estates names or insured admitted to nursing home) • May not qualify for DP-3, place in DP- 	<ul style="list-style-type: none"> • Any occupancy (owner, seasonal, rental, vacant) • Values \$5,000 and up • Limits \$25,000 to \$300,000 • Coverage on contents • Discounts allowed • No knob & tubes, 100 AMP service required 	<ul style="list-style-type: none"> • Values \$35,000 and up • Liability Limits (\$25,000 base) \$50,000 to \$300,000 • Liability can be excluded on HO-3, HO-8, HO-6 & HO-4 • Replacement & ACV available • Roof exclusions: All Classes • Other structures: All Classes • Trampoline/Pool must be fenced, except PC9 & 10 • Theft includes \$5,000 on HO-3 and \$1,000 on HO-8 • Water back-up • Liability can be written with an animal exclusion on certain breeds • Discounts on protective devices • Inland Marine: submit Appraisal/Application
<p style="text-align: center;">QUOTING</p> <ul style="list-style-type: none"> • Need quick quote application • Photos if available • Higher values must be submitted 			

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NEW VACATION RENTAL	INLAND MARINE	HO-3
<ul style="list-style-type: none"> • Week to week & month to month exposures accepted • Inspections and photos required • Dwelling value \$100,000 + range • Condo minimum content values \$50,000 + <ul style="list-style-type: none"> \$100,000 @ \$350 \$300,000 @ \$500 \$500,000 @ \$750 	Underwriting Requirements	HO-3
VACANT LAND	<ul style="list-style-type: none"> • Value exceeds \$25,000: central station alarm required • Values under \$1,000: bill of sale required • Values over \$1,000: appraisals required, must be less than 3 yrs old • Application must be completed • Prohibited items: <ul style="list-style-type: none"> Computer equipment Collections (baseball cards, beanie babies, etc.) Professional use • Items acceptable: <ul style="list-style-type: none"> Jewelry Furs Silver Fine arts Cameras Stamps Guns • Agency Bill 	<ul style="list-style-type: none"> • Values \$75,000 to \$300,000 • Limits \$50,000 to \$300,000 • Replacement & ACV available • Any age home (2 photos front & back) • Discounts: <ul style="list-style-type: none"> Deductible Protective Devices Claims free • Optional coverages: <ul style="list-style-type: none"> Water back-up and sump overflow Inflation guard Personal property replacement cost • Homes on river/creek within 1500 feet - submit Requirements: Application, photos • Agency Bill
<ul style="list-style-type: none"> • Liability Limits: To \$1,000,000 • Residential ONLY • No farming/construction operation • No events • No recreational vehicles • No hunting • Agency Bill 		

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American Modern coverages and rates are competitive in most market segments. But, we have some extra special “*sweet spots*” you’ll want to check out when looking for the best place to write your specialty personal lines risks.

We hope you’ll quote American Modern for all your specialty risks. But, at the very least, be sure to choose American Modern first if your risk has one or more of the characteristics listed below.



Manufactured Home

- **Any occupancy** (owner, seasonal, rental, tenant)
- **Any age** (Even prior to 1976)
- **Any location**
- **Any value** less than \$300,000
- **No photos required**
- **Most prior losses** acceptable
- **Bankruptcies** or credit problems acceptable
- **Optional Replacement Cost** for homes up to 15 years old
- **Modular housing** acceptable

Quote Us for All Your Manufactured Home Risks, But Especially These...

- **Older insureds**
- **Lower home values**
- **Newer homes**



Specialty Dwelling Fire (DP-1)

- **Any occupancy** (owner, seasonal, rental, vacant)
- **Multiple family dwellings** acceptable (up to 4 families)
- **Any age home** (no updates required)
- **Any location** (even protection class 9 & 10)
- **No photos required** (inspections ordered by the company)
- **Any value** under \$300,000
- **Most prior losses** acceptable
- **Bankruptcies** or credit problems acceptable
- **Optional coverages** (Personal property, liability and vandalism)

Vacant Program:

- **Vacant Premium**—no longer fully earned
- **MEP** \$100
- **Vacant Homes**—up to \$300,000
- **12 month policy**



Specialty Dwelling Fire (DP-3)

- **Broad occupancy acceptability** (seasonal, rental)
- **Homes aged 80 or newer** (with updated roof over age 20)
- **Any location** (even protection class 9 & 10)
- **No photos required** (inspections ordered by the company)
- **Values** \$50,000 to \$300,000
- **Most prior losses** acceptable
- **Bankruptcies** or credit problems acceptable
- **Optional coverages** (Personal property, liability & vandalism)
- **\$500,000 Premise Liability** available (Rental, seasonal and vacant)
- **Insurance scoring ranges** widened to qualify more customer for best rates

Quote Us for All Your Specialty Dwelling Risks, But Especially These...

- **Rental and Seasonal** dwellings
- **Protection classes** 7 and 8
- **Values** \$100,000 to \$300,000



Specialty Homeowners (ACV)

- **Owner and seasonal occupancy**
- **Any age home**
- **Any location** (even protection class 9 & 10)
- **No photos required** (inspections ordered by the company)
- **Values** \$40,000 to \$250,000
- **Most prior losses** acceptable
- **Bankruptcies** or credit problems acceptable
- **Cancelled or non-renewed** by previous carrier (subject to underwriting approval)

Quote Us for All Your Specialty Dwelling Risks, But Especially These...

- **Cancelled or non-renewed** by prior carrier
- **Older homes** (pre-1980)
- **Values** \$40,000 to \$250,000 in Western Wisconsin
- **Protection classes** 1 through 10

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Motorcycle

- **All bike types** (including off-road ATVs, scooters, high performance bikes)
- **Custom bikes** (subject to underwriting approval)
- **Liability-only** policies
- **Liability limits** up to \$250,000/\$500,000
- **Driving record** (nearly any)
- **Accessories coverage** (\$3,000 INCLUDED; optional increase to \$15,000)
- **Replacement Cost** available for bikes 2 years old or newer
- **Discounts available** (transfer, home owner, safety course)

Quote Us for All Your Motorcycle Risks, But Especially These...

- **Class "A" bikes** (Japanese or foreign street bikes)
- **ATV's**
- **Married insureds** (age 50 or older)
- **Average to good credit**

Snowmobile

- **Three levels of protection:** Liability only, Liability plus comprehensive or Liability with comprehensive and collision coverage
- **Trailer coverage**
- **Discounts available** (association, renewal, multi-unit, safety course completion and more)
- **Six month lay-up option**



Watercraft

- **All boat types** (up to 64' in length and 70 mph)
- **All personal watercraft**
- **Any age watercraft**
- **Values up to \$300,000**
- **Liability-only** policies available
- **Combined Single Limits** up to \$500,000
- **No restrictions** for inland-to-coastal or state-to-state trailering
- **Agreed Value and Replacement Cost** provisions standard
- **Discounts available** (transfer, multi-unit, ownership, renewal)

Quote Us for All Your Watercraft Risks, But Especially These...

- **Experienced owners**
- **Personal Watercraft** (e.g., Jet Skis)
- **Boats at or under 60 mph**
- **Trailered boats**
- **Boats below \$75,000**
- **Older, smaller boats**



Motor Home/Travel Trailer

- **Four Settlement Options:** ACV, Agreed Value, Purchase Price or Replacement Cost
- **Motor Home Liability Limits** up to \$500/500
- **No Surcharge** for first two Minor Violations
- **Personal Liability** Endorsements are available for Vacationers or Full Timers
- **Discounts Available** (Loss Free, Association, Accident Prevention, Anti-Theft)

Quote Us for All Your Recreational Vehicle Risks, But Especially These...

Motor Home:

- **Married Operators** (age 26-40)
- **Class A Units**
- **Single Operators** (any age and vehicle type)
- **Values up to \$300,000**

Travel Trailer:

- **All**



Collector Car

- **Any collectible vehicle** use only for pleasure (stock, modified, kit, antique, classic)
- **Three mileage plans** (1,000, 3,000, 6,000)
- **Agreed Value** settlement
- **Collections** acceptable
- **Combined Single Limits** up to \$500,000
- **One liability charge** for multi-unit policies
- **Any aged vehicle** that will appreciate in value

Quote Us for All Your Collector Car Risks, But Especially These...

- **Older Vehicles** (more than 14 years old)
- **Low mileage vehicles** (not driven or driven less than 1000 miles annually)
- **Vehicles with a value greater than \$5,000**

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American Livestock Mortality



Cattle

- Age Limit 3 months to 7 years

Coverages Offered include:

- Full Mortality
- Limited risk
- Transit

Dogs (seeing eye dogs, show dogs, police dogs, drug dogs & breeding)

- Age limit 4 months through 6 years
- Certain breeds, not acceptable for whelping risks
- Loss due to theft, straying or mysterious disappearance not covered

Equine (horses)

All breeds and uses of registered horses can be insured

Coverages offered include:

- Full mortality
- Limited risk
- Special accident
- Loss of use (on show horses)
- Prospective foal
- Barrenness
- Fertility on stallions
- Deductible schedules
- Colic surgery reimbursement – Flat fee
- Emergency surgical reimbursement – Flat fee

Cost of coverage is dependent on breed, age, use and sex of horse

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