

American Modern delivers consistently competitive coverages and rates for most of your specialty property and casualty risks. And, for many of those risks, we take "competitive" to a whole new level. Check out some of our program features and extra special "sweet spots."



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

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)

Specialty Dwelling Fire (DP-3)

Broad occupancy acceptability seasonal, rental)
Homes aged 60 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)

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 Manufactured Home Risks, But Especially These...

Older insureds
 Lower home values
 Newer homes

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

Rental, Seasonal, Owner & Vacant dwellings
 Protection classes 1 through 6
 Values between \$40,000 and \$150,000
 Counties in Central and Western Wisconsin

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
 Counties in Central and Western Wisconsin

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

FIRST WESTERN INS.
PHONE: 515-225-6066
FAX: 515-225-3872

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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 (\$3000 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)
ATVs
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
Trailerled boats
Boats below \$75,000
Older, smaller boats

Motor Home/
Travel Trailer

Four Settlement Options: ACV, Agreed Value, Purchase 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 used 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