



INTRODUCING Snowmobile Program for Minnesota Features Online Quoting

November 16, 2007

Dear Agent,

Snowmobile season is right around the corner. To help you gear up, American Modern Home Insurance Company is pleased to announce we now have a snowmobile program for Minnesota. This new program is now open for business.

Convenient Features:

- **Easy Online Quoting.** Our streamlined quoting system, accessible through modernLINK®, gives you snowmobile quotes in just a few minutes. It also features pre-filled applications, making risk submission a little easier for you. For more information on how to quote, see the enclosed *Step by Step Instructions to Quote Snowmobile* (05544-200711) - also available in modernLINK's eForms.
- **Broad Eligibility.** We accept all units, regardless of engine size.
- **Simplified Rating.** We do not require the purchase price, **only the value of the unit** at the time of the application.

Program Highlights:

- **Three levels of protection for your customers.** Choose from liability only, liability plus comprehensive, or liability plus comprehensive and collision.
- **Out-of-state and Canadian coverage.** Policy limits automatically adjust to each state's minimum requirements, and even into Canada.
- **Elite Program.** Qualifying customers can receive discounted rates in the Elite Program, see program manual for details.
- **Plenty of discount possibilities.** Discounts for two or more snowmobiles, renewal discount and more.

Important Information:

- A Minimum Written Premium of \$55 applies to each unit. However, the multi-unit discount does apply to these policies. For example, if there are two units on one policy, and the minimum written premium for that policy is \$110 – you can still apply the multi-unit discount.
- For ease of use, our Underwriting Guidelines, Rate Charts and rating instructions are all included in the same manual [Form # 77-07-SN-MN (11/07)].
- Please use application form # SN-AP-MN (10/07). Send your applications to your General Agent or, if you work directly with American Modern, send your apps to the processing center in St. Charles, Missouri (877) 459-7767. The direct address is P.O. Box 1560, St. Charles, Missouri 63302-1560.

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This Program May Differ from the American Modern Program in Other States.

American Modern's program in Minnesota may differ slightly from our program in other states. Please note that for the Minnesota program:

- **The minimum age for operators is 10.** Operators 10 and 11 years old are eligible if they have completed a prescribed safety course and received a snowmobile safety training certificate).
- **In Minnesota, a 5% Auxiliary Lighting System Discount is offered.** This discount applies if an auxiliary hazard warning lighting system installed by the manufacturer as original equipment, or installed by the manufacturer (or an authorized dealer of that manufacturer) as an aftermarket system that utilizes the proper auxiliary lighting system.

We look forward to an outstanding winter season with you...*let the powder fly.*

If you have any questions, please contact the Service Center at 1-877-459-7767.

Sincerely,



Steve Mackie
Snowmobile Product Manager
American Modern Home Insurance Company