



Gold Star  
Mobile/Manufactured  
Homeowners Insurance  
*Customized and caring protection.*



# HOME

It's  
a feeling that  
stays with us  
wherever  
we go.

You've worked hard for a lovely home. American Family applauds your pride of ownership and would like to help you make sure you have the very best coverage. That's why we've created our Gold Star Mobile/Manufactured Homeowners Policy. This policy provides the best coverage for your home and possessions, as well as liability protection. Your American Family agent will gladly guide you through a customized homeowners insurance review. You may also be eligible for a variety of homeowners discounts. Then, it will be easy to see how Gold Star really is the best choice for someone who cares your about home as much as you do.

Since 1927, our trusted, knowledgeable and professional agents and all the other dedicated, hard working people who make up American Family have been creating solutions for customers' unique insurance needs. Then, whenever there is a claim, we follow through quickly and completely. So, for all of your insurance and financial needs, let us take care of you.



# Property Coverage (Section I)

## Manufactured Home and Structures

We cover your manufactured home and other structures on your premises for sudden and accidental direct physical loss unless we exclude the loss in the policy.

Some examples of covered losses include:



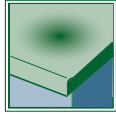
Windstorm  
Damage to  
Roofing



Siding  
Damaged by  
Hail



Structure Damage  
by Fire or  
Explosion



Accidentally  
Scorched Kitchen  
Counter Surface

## Personal Property

The Gold Star Mobile/Manufactured Homeowners Policy protects your possessions against the accidental perils and events displayed below:



Fire



Lightning



Windstorm



Hail



Explosion



Riot



Aircraft Damage



Damage by Vehicles



Smoke



Vandalism



Theft



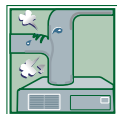
Breakage of Glass



Falling  
Objects



Weight of Ice,  
Snow or Sleet



Burning, Bursting,  
Bulging Heating  
System



Burning, Bursting,  
Bulging  
Air-Conditioning  
System



Bursting Water  
Heater



Discharge or Overflow  
of Water from Plumbing  
or Heating System\*



Frozen  
Plumbing



Power  
Surges

This policy provides coverage up to the limits listed below for certain types of personal property. Each limit is the total limit for each loss for all property in the category. To increase your coverage on any of these, talk with your American Family agent about increased limits or scheduling specific property.

- \$300 total on currency, bank notes, gold and silver, gift certificates or gift-stored value cards
- \$300 for loss by theft of tapes, discs or other electronic media while in a vehicle
- \$1,500 total on securities, checks, money orders, savings bonds, accounts, deeds, passports, tickets and stamps
- \$1,500 per item on jewelry, watches, gems and furs, with a total limit of \$2,500
- \$1,500 total on watercraft of any type, including accessories, trailers and motors
- \$1,500 total on campers carried or towed by a vehicle and trailers not used with watercraft
- \$1,500 total on property used or intended for use in any business
- \$2,000 on horse equipment, tack, supplies and feed
- \$2,000 on any data kept in a computer
- \$5,000 on computer devices while off premises
- \$5,000 total for the theft of silverware and goldware
- \$5,000 total for the theft of firearms and accessories
- \$7,500 total for the theft of tools including storage chests and cabinets
- \$10,000 total for the theft of rugs, unattached carpets, tapestries or similar items

## Loss of Use

### Additional Living Expense

If your home is damaged by a covered peril causing you to move out temporarily, we will pay for any necessary increase in living expenses, for up to 24 months, so that your household can maintain its normal standard of living.

### Fair Rental Value

If you rent any part of your insured premises to others and it becomes unusable as a result of a covered loss, we will pay the fair rental value of the rented premises while it is uninhabitable.

Exclusions are listed in the policy.

\*Your policy excludes water damage due to sewer back-up and sump pump overflow unless special coverage is purchased for this type of loss. Please see your agent for details of this coverage.

Please note: The illustrations used in this brochure are simple visual representations of most of the perils usually covered by this policy. Please read the policy for exact details of coverages and exclusions.

## Added Property Coverages

Our Gold Star Mobile/Manufactured Homeowners Policy also provides these extra areas of property protection at no additional cost.

**Collapse** Your property is protected against collapse of a building when caused by covered perils, hidden decay, hidden insect damage or damage caused by the weight of people, animals, property and rain or snow on a roof.

**Credit Card or Bank Fund Transfer Card, Forgery and Counterfeit Money** We will pay up to a total of \$1,500 for any one covered loss for these items.

**Debris Removal** Covers the reasonable expenses you incur to remove the debris of covered property following a covered loss.

**Fire Department Service Charge** Up to \$500 of coverage if the fire department charges a fee to protect your property.

**Fungi or Bacteria** We will pay up to a total of \$5,000\* under this coverage. Covers testing for, clean up or removal of fungi or bacteria. Also covers property damaged by fungi or bacteria and necessary additional living expense if you need to live temporarily away from your home.

**Grave Markers** We will pay up to \$5,000 for damage to grave markers caused by covered perils.

**Increased Manufactured Home Limit** Provides up to 120% of the Manufactured Home Limit amount in the event that the covered costs to replace your destroyed manufactured home unexpectedly exceed the Manufactured Home Limit you have selected.

**Inflation Protection** Certain coverage limits will automatically increase as the building cost index increases.

**Lock and Garage Door Remote** The necessary cost to replace or re-key locks after a covered theft of keys or remotes.

**Loss Assessments** Covers up to \$2,000 for loss assessments charged to you by a corporation or association of property owners.

**Outdoor Trees, Plants, Shrubs and Lawns** Covers up to 5% of the amount of coverage on your home (up to \$500 per item) for damage caused by fire, lightning, explosion, riot, civil commotion, aircraft, certain vehicles, vandalism, theft or collapse of a building.

**Protective Repairs** Covers the reasonable cost of necessary repairs to prevent further damage to your property following a covered loss.

**Refrigerated or Frozen Food** We will pay up to \$1,000 for food ruined due to a covered power interruption or mechanical failure.

**Emergency Removal of Personal Property** We will pay for loss to covered personal property while being removed because of the possibility of damage from a covered peril. Covered for up to 30 days after a loss.

**Emergency Removal of Manufactured Home** We pay up to \$500 for the removal and return of your manufactured home when endangered by a peril covered in the policy.

**Relocation** If you move your manufactured home to a different location in the state shown in the policy, your coverage will apply to your new location for 30 days.

**Volcano** We will pay for direct and immediate loss to covered structures and personal property that is inside a building. (This is not earthquake coverage.)

## Personal Liability and Medical Expense Coverage (Section II)

The liability coverage portion of your policy pays for accidental bodily injury to persons other than insureds and property damage to another person's property for which you are legally responsible.

Examples are:



Liability to Others



Sports Activities



Acts of the Insureds' Pets



Liability Due to Unpaid Volunteer Services



Negligent Acts of the Insureds' Children



Medical Payments to Others (Regardless of Liability)

## Added Liability Coverages

This policy also provides these extra areas of protection at no additional cost:



Claim and Defense Expenses



Damage to Property of Others (up to \$1,000)



Emergency First Aid



Loss Assessments (up to \$2,000)

**Also included with your policy:**  
**Environmental/Personal Pollution Damage Coverage** (up to \$10,000 per occurrence, \$20,000 per 12-month policy period)\*\*

This brochure represents only a brief description of coverages. Please see the actual policy for details of coverages, limitations and exclusions.

\*In Georgia, we will pay up to a total of \$5,000 or 5% of the amount of coverage on your home, whichever is greater.

\*\*In Georgia, this coverage is provided up to your policy's liability limit.

## PERIL

The cause of loss, like a fire or accident.

Ask your agent about optional coverages and endorsements you may want to purchase, such as:

**Gold Star Plus Endorsement** You can purchase this broad package endorsement to enhance coverage on several features of the policy. This endorsement increases the limits on securities, jewelry, furs, computers, business property, silverware, firearms, loss assessments and contents of freezers and refrigerators.

**Increased Limits Endorsement** By adding this endorsement, you can increase the limits on items such as currency, gold, silver, gift certificates, securities, checks, bank notes, passports, tickets, stamps, jewelry, watches, furs, silverware, firearms, rugs, tapestries or tools without the need to specifically schedule the items.

**Scheduled Personal Property Coverage** Provides specific coverage for scheduled jewelry, furs, cameras, musical instruments, silverware, golf equipment, fine arts, firearms, collectibles, miscellaneous personal property, computers and tools. A \$50 deductible applies to computers and tools.

**Back-Up of Sewer and Sump Pump Overflow Coverage** This endorsement provides coverage for back-up of sewers or drains and overflow of a sump pump. Please see your American Family agent for more information.

**Additional Premises Coverage** Personal liability and medical expense coverages may be able to be extended to an additional premises that you own.

**Business Pursuits** Extends the personal liability and medical expense coverages to eligible business pursuits.

**Home Day Care** Covers eligible day care on your premises.

**Office, School or Studio Use** Extends the personal liability and medical expense coverages to cover business use of the insured premises and also extends coverage for up to an additional \$5,000 to cover business property including equipment, supplies, stock of merchandise in storage and furnishings.



The most the insurer (American Family) will be required to pay under the terms of the policy.



## The Right Rate for You

American Family's Mobile/Manufactured Home Program offers several discounts for qualified insureds. Ask your agent if you qualify for any of these discounts.

**Customer Longevity** Your premium may be reduced if you've had your homeowners insurance with American Family for at least three years.

**Manufactured Home and Auto Discount** Your premium may be reduced if you also insure a qualifying auto with American Family.

**Age of Manufactured Home Discount** Was your home manufactured within the last four years? If so, you may be eligible for a discount.

**Age of Insured Discount** Are you at least 55 years old? If so, ask your agent about the 55+ rate.

**Theft or Fire Protection Discount** Is your home protected by theft or fire alarm systems? If so, you may be eligible for a discount.

NOTES \_\_\_\_\_

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The amount of loss which you (the insured) must first pay before American Family pays.



# Your Personalized Mobile/Manufactured Homeowners Insurance Plan

Name \_\_\_\_\_ Date \_\_\_\_\_

<b>Property Coverage</b>	<b>Amount of Coverage</b>
Your Manufactured Home	\$ _____
Other Structures	\$ _____
Personal Property	\$ _____
Additional Living Expense	Actual loss incurred within 24 months of the loss for necessary expenses

<b>Liability Coverage</b>	
Liability to Others	\$ _____
Medical Expense Coverage to Others	\$ _____

<b>Options &amp; Endorsements</b>	<b>Cost</b>
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

<b>Annual Premium</b>	
With a _____ Deductible, your Annual Premium would be	\$ _____
With a _____ Deductible, your Annual Premium would be	\$ _____
With a _____ Deductible, your Annual Premium would be	\$ _____

**Your Chosen Deductible** \$ \_\_\_\_\_

**Your Annual Premium\*** \$ \_\_\_\_\_

\*This is an estimated premium.  
Higher deductibles can save you money on your premiums, but may require additional out-of-pocket payment by you in the event of a claim. Please review your current deductible amount with your agent to see if there is any benefit to you in a higher deductible. This is not an application for insurance. No insurance will be issued with this form.

## More Help from a Family Friend

Quality service. Financial strength. For more than 80 years, American Family Mutual Insurance Company and its Subsidiaries have been here for you. At every stage in life, look to us for help with all of your insurance needs.

**Flood Insurance** American Family is working together with the Federal Government to bring flood insurance to those who stand a risk of incurring losses due to flooding. If you wish to purchase flood insurance (which is a separate policy), you may be eligible. Your American Family agent can help you with this program.

**Life Insurance** Life insurance from American Family Life Insurance Company could supply funds to help pay off your mortgage in the event of your death. Your agent has more information.

**Auto Insurance** American Family offers quality, dependable auto insurance. Plus, you may save on your auto and home insurance premiums when you insure both your home and your auto with us. Ask your agent if you qualify.

**Personal Liability Umbrella** Today, one high-priced claim or court award could significantly impact your income and assets for years to come. Ask your agent about American Family's Personal Liability Umbrella Policy. This policy provides up to a million dollars or more of additional liability protection at an affordable price.

**Personal Insurance Review** Ask your American Family agent to conduct a free Personal Insurance Review. Your current insurance will be checked for costly duplications and gaps in coverage.

*Some products not available in all states.*



*All your protection under one roof®*



American Family Mutual Insurance Company  
and its Subsidiaries  
American Family Insurance Company  
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