

American Reliable Insurance Company

i·Reli[®]

***California Manufactured Home
Program Manual***

Effective:

11/01/2018 New

11/01/2018 Renewal

Quoting Procedure

All quoting and issuance of policies for these programs is available through i-Reli. If you do not have access to i-Reli please call your General Agent for assistance.

i-Reli also provides the following benefits to users:

- 24/7 policy accessibility
- Quotes are saved for 90 days
- Quotes can be converted to applications with one click
- Access to policy history and claim history
- Real time billing information
- Ability to quote endorsements
- Bind coverage and post payments on-line
- Application Summary provides PDF of completed applications for agent or insured records

Regularly monitor your message queue when submitting pending applications, endorsements and cancellations as further information may be requested by your underwriter in order to ensure timely processing for policyholders.

In addition, the advance inclusion of any information pertinent to the transaction should be entered in the Notepad to facilitate the approval of submitted transactions.

Binding Restrictions

1. No coverage may be increased within 72 hours of the announcement of an impending disaster, i.e. hurricane, tropical storm, volcanic eruption, earthquake, flood, mudslide, brushfire, etc.
2. Earthquake: If an earthquake occurs generating a reading of 5.0 or greater on the Richter Scale, new business policies and increased coverage requests on inforce business policies will be restricted on the day of the earthquake and for a 3 day period following the earthquake. Any aftershock readings of 5.0 or greater will be considered a new earthquake. The restrictions will apply for risks located within 150 miles of the earthquake's epicenter.
3. Wildfire: No new policies, binders or increases in coverage will be accepted when a wildfire is within 25 miles of the home.

Occupancy Definitions

Primary:	A home that is a primary residence occupied by one family. The home is considered the applicant's legal residence for purposes of filing income tax.
Secondary:	A home that is not the primary residence of the applicant, but one that is used on an intermittent basis by the applicant or the applicant's immediate family members.
Rental:	A home that is owned by the applicant, but occupied by others. The home is rented to others for residential purposes.
Commercial:	A home used for light office or professional purposes.

Third Party Reports

Third Party reports are run on all policies.

Some of these reports may include CLUE (loss report), Address Validation, Wildfire Hazard scoring (brush fire zones), Protection Class Validation and Replacement Cost Estimators.

Follow Up Items

The following items will require the agent/broker to submit items to the General Agent upon binding of an application.

- Photos:** Photos are required on all supplemental heating devices that are not professionally installed.
- Receipts:** Current receipts or appraisals are required on all Scheduled Personal Property items. The receipts/appraisal must be dated within the last 12 months.

Eligibility Agreements

The Applicant Must Agree to the Following Statements to Be Eligible for Coverage:

- The applicant has not been convicted of arson or insurance fraud.
- The home has not been salvaged or has any existing structural damage.
- The home is not in foreclosure.
- There are no liquid fuel-powered space heaters or any heat reclaiming devices in the home.
- The home does not have other structures or garages with a wood/coal/pellet burning device.
- Explosive or flammable materials are not stored on the premises.
- The home does not have polybutylene pipes.
- The applicant (or tenant if tenant occupied) does not own, keep or shelter any animal with a previous bite history or any non-domestic animals.
- There is no childcare, homecare, lodging, auto repair and/or chemical processing conducted on the premises.
- The home has permanently installed water, electricity and sewage utility services.
- The home's primary source of heat is not a wood/coal/pellet burning device.
- The home is not vacant or under construction/major renovation.

Eligibility and Underwriting Guidelines

	Preferred Program	Special Program	All Purpose Program
Occupancies	Primary and Secondary	Primary and Secondary	Rental and Commercial
Coverage A Min/Max Limit	\$20,000 Minimum \$350,000 Maximum	\$1,000 Minimum \$300,000 Maximum	\$5,000 Minimum \$300,000 Maximum
Minimum Premium	\$50 Written per unit, \$50 Earned per unit		
Home Year	1970 and Newer	1950 and Newer	
Coverage A Loss Settlement Options	Replacement Cost is included	Actual Cash Value is included Replacement Cost is available for purchase if home is 15 years or newer at inception Full Repair Cost is available for purchase if home is 25 years or newer at inception	
All policies are subject to a Water Limitation Endorsement which limits water damage coverage to \$10,000 or 10% of Coverage A, whichever is less			

Submit Guidelines

- Claims History:** Submit for approval if the applicant has had 2 or more property losses in the past 60 months or any single fire, theft, liability or flood claim in the past 60 months.
- Coverage B:** Submit for approval if Coverage B exceeds 60% of Coverage A or \$25,000, whichever is greater, (Preferred and Special Programs). Submit for approval if Coverage B exceeds 30% of Coverage A, (All Purpose Program).
- Coverage C:** Submit for approval if Coverage C is over 75% of Coverage A for Preferred and Special programs. Submit for approval if Coverage C is over 20% of Coverage A for rental or commercial occupied risks in the All Purpose program.
- Lapse in Coverage:** Submit for approval if the applicant has been uninsured for more than 30 days immediately prior to the requested effective date.
- Swimming Pool:** If the premises has a swimming pool or spa that does not have a four-foot fence with a self-latching gate, motorized pool cover, or other comparable safety device that is securely fastened to the perimeter of the pool/spa, then a swimming pool liability exclusion will be added if liability is included or purchased.

Advantages of our Manufactured Home Program

Home Age:	Homes built 1970 or newer are available for the Preferred program, homes built 1950 or newer are available for the Special and All Purpose programs.
Included Coverages:	Builders Risk is provided in all programs for no additional premium. Personal Property Replacement Cost and Ordinance or Law are provided in the Preferred program for no additional premium and Enhancement and Ordinance or Law are provided in the Special program for no additional premium.
Coverage A Limits:	Low Coverage A limits starting at \$5,000 for the All Purpose programs and \$1,000 for the Special program.
Minimum Earned Premium:	Low minimum earned premium of \$50 for all programs.
Payment Options:	Convenient insured portal at www.MyARICPolicy.com allows policyholders to manage payments and view/print invoices and policy documents.

Deductible Options

PREFERRED

Deductible Option	Territory A	Territory B	Territory C	Territory D
\$500 All Perils	Included			
\$500 All Other Perils/\$1,500 Wind/Hail/Water	-\$23			
\$1,000 All Perils	-\$25			
\$1,000 All Other Perils/ \$1,500 Wind/Hail/Water	-\$48			
\$2,500 All Perils	-\$55			

SPECIAL

Deductible Option	Territory A	Territory B	Territory C	Territory D
\$500 All Perils	Included			
\$500 All Other Perils/\$1,500 Wind/Hail/Water	-\$23			
\$1,000 All Perils	-\$25			
\$1,000 All Other Perils/ \$1,500 Wind/Hail/Water	-\$48			
\$2,500 All Perils	-\$55			

ALL PURPOSE

Deductible Option	Territory A	Territory B	Territory C	Territory D
\$500 All Perils	Included			
\$500 All Other Perils/\$1,500 Wind/Hail/Water	-\$35			
\$1,000 All Perils	-\$45			
\$1,000 All Other Perils/\$1,500 Wind/Hail/Water	-\$50			
\$2,500 All Perils	-\$60			

Coverages Featured in the Policy Form

	Preferred Program	Special Program	All Purpose Program
Other Structures: 10% of Coverage A in the Preferred and Special programs +Option to Increase Limits in the Preferred and Special programs +Option to Purchase in the By-Line and All Purpose programs	•	•	•
Personal Property: 50% of Coverage A in the Preferred and Special programs +Option to Increase Limits in the Preferred and Special programs +Option to Purchase in the By-Line and All Purpose programs	•	•	•
Additional Living Expense: 20% of Coverage A in the Preferred and Special program +Option to Increase Limits in the Preferred and Special programs	•	•	
Fair Rental Value: 10% of Coverage A in the All Purpose program +Option to Increase Limits in the All Purpose program			•
Liability/Medical Payments: \$100,000/\$1,000 in the Preferred program +Option to Increase Limits in the Preferred Program +Option to Purchase in the Special and All Purpose programs +Coverage in the All Purpose program only available to rental occupied risks	•	•	•
Radio and Television Antenna: Included in the Preferred program, \$500 limit in the Special program and a \$100 Limit in the All Purpose program +Option to Purchase Increased Limits in the Special, By Line and All Purpose programs	•	•	•
Reasonable Repairs: To protect property from further damage	•	•	•
Debris Removal: 5% of Coverage A in the Preferred program, reasonable expense in the Special program and a \$500 Limit in the All Purpose program	•	•	•
Trees, Shrubs, Plants and Lawn: 5% of Coverage A Maximum/\$750 for any one tree, shrub or plant in the Preferred program, 5% of Coverage A Maximum/\$500 for any one tree, shrub or plant or lawn in the Special program and \$200 Maximum/\$100 per for any one tree, shrub, plant or lawn in the All Purpose program	•	•	•
Tie Down Equipment: \$500 Limit in the Preferred and Special Programs and a \$250 Limit in the All Purpose Program	•	•	•
Fire Department Service Charge: \$750 Limit in the Preferred and Special Programs and a \$500 Limit in the All Purpose program +Option to Purchase Increased Limits in Special and All Purpose programs	•	•	•
Food Spoilage: \$250 Limit in the Preferred and Special programs	•	•	
Credit Card, Forgery and Counterfeit Money: \$1,000 Limit in the Preferred and Special programs and a \$500 Limit in All Purpose program	•	•	•
Emergency Removal: Reasonable Expense in the Preferred and Special programs and a \$750 Limit in the All Purpose program	•	•	•
Fire Extinguisher Recharge: \$250 Limit in the Preferred and Special programs	•	•	
Loss Assessment: \$1,000 Limit in the Preferred and Special programs	•	•	
Claim Expenses : \$150 in the Preferred and Special programs and \$100 in the All Purpose program for Loss of earnings per day +Coverage only applies if Liability is included or purchased	•	•	•
Damage to Property of Others: \$1,000 limit in the Preferred and Special programs and a \$500 Limit in the All Purpose program +Coverage only applies if Liability is included or purchased	•	•	•
First Aid Expenses: +Coverage only applies if Liability is included or purchased	•	•	•

Optional Coverages

Coverage	Rate	Preferred Program	Special Program	All Purpose Program
Personal Liability +Primary risks only	\$50,000 Limit Per Insured Premises	Not Available	\$35	Not Available
	\$100,000 Limit Per Insured Premises	Included	\$45	
	\$300,000 Limit Per Insured Premises	\$10	\$65	
	\$500,000 Limit Per Insured Premises	\$20	\$80	
Premises Liability +Secondary or Rental risks only	\$50,000 Limit Per Insured Premises	Not Available	\$35	\$43
	\$100,000 Limit Per Insured Premises		\$45	\$48
	\$300,000 Limit Per Insured Premises		\$65	\$70
	\$500,000 Limit Per Insured Premises		\$80	\$95
Personal Property Replacement Cost	Per \$100 of Coverage C	Included	\$0.10	Not Available
Scheduled Personal Property \$100 Deductible +Primary risks only and \$25 Minimum Premium	Per \$100 of coverage	\$2.00		
Golf Cart	Per Cart	\$35		
Occasional Rental	Flat Rate	\$25		
Water Back Up And Sump Discharge Or Overflow	Flat Rate	\$30		
Identity Fraud (Primary Occupancy Only)	\$1,000 Limit	Included		
	\$5,000 Limit	\$25		
	\$10,000 Limit	\$40		
Additional Premises Liability (Secondary) +Primary risks only	\$50,000 Limit Per Insured Premises	Not Available	\$15	
	\$100,000 Limit Per Insured Premises	\$15	\$20	
	\$300,000 Limit Per Insured Premises	\$20	\$25	
	\$500,000 Limit Per Insured Premises	\$25	\$30	
Additional Premises Liability (Rented to Others) +Primary risks only	\$50,000 Limit Per Insured Premises	Not Available	\$15	
	\$100,000 Limit Per Insured Premises	\$15	\$20	
	\$300,000 Limit Per Insured Premises	\$20	\$25	
	\$500,000 Limit Per Insured Premises	\$25	\$30	
Manufactured Home Replacement Cost	Home Age 0-15	Included	\$20	\$20
	Home Age 16+		\$20	\$20
Manufactured Home Full Repair Cost	Home Age 0-15	Not Available	\$15	\$15
	Home Age 16+		\$15	\$15
Increased Radio and TV Antenna	Per \$100 of coverage	Included	\$5	\$5
Farm Structures Or Livestock Structures	Flat Rate	Not Available	\$15	\$15

Optional Coverages (Continued)

Coverage	Rate	Preferred Program	Special Program	All Purpose Program
Workers Compensation Coverage	Per In-servant Employee	\$131		
	Per Out-servant Employee	\$105		
Medical Payments to Others +Not Available for Commercial risks	\$500 Limit Per Insured Premises	Not Available	Included if Liability is Purchased	Included if Liability is Purchased
	\$1,000 Limit Per Insured Premises	Included	\$5	\$5
	\$2,500 Limit Per Insured Premises	\$5	\$7	\$7
	\$5,000 Limit Per Insured Premises	\$10	\$10	\$10
Extended Replacement Cost	Additional 20% of Coverage A	\$20	Not Available	Not Available
Inflation Guard - 3%	If Loss Settlement is Replacement Cost	Included		
Increased Loss of Use/Additional Living Expense/Fair Rental Value Coverage	Additional 10% of Coverage A	\$5		\$0.80 per \$100 of coverage
Equipment Breakdown	Flat Rate	\$23		
Service Line	Flat Rate	\$15		
Permitted Vacancy	Flat Rate	\$50		
Increased Fire Department Service Charge Coverage	Per \$250 of coverage	Not Available	\$5.00	

Inland Flood

PREFERRED PROGRAM, SPECIAL PROGRAM, and ALL PURPOSE PROGRAM

A \$500 per occurrence deductible applies.
The following limits are available.

PREMIUM BY RISK SCORE							
OCCURRENCE LIMIT	1-2	3-4	5-6	7	8	9	10
\$5,000	\$24	\$33	\$51	\$102	\$166	\$218	\$249
\$10,000	\$29	\$45	\$82	\$180	\$303	\$402	\$463
\$15,000	\$34	\$57	\$110	\$251	\$427	\$570	\$658
\$20,000*	\$38	\$67	\$132	\$308	\$529	\$708	\$817
\$25,000*	\$41	\$75	\$153	\$362	\$622	\$834	\$963
\$30,000*	\$47	\$89	\$186	\$445	\$769	\$1,032	\$1,193
\$35,000*	\$50	\$98	\$206	\$496	\$859	\$1,154	\$1,334
\$40,000*	\$52	\$102	\$217	\$525	\$909	\$1,221	\$1,412
\$45,000*	\$54	\$107	\$228	\$553	\$959	\$1,289	\$1,490
\$50,000*	\$56	\$112	\$239	\$581	\$1,009	\$1,356	\$1,568

*For occurrence limits greater than \$15,000, Loss of Use is sub-limited to \$15,000.

An annual aggregate limit of 2 times the occurrence limit applies.

Billing

Payment Plans Available

If the policyholder desires to pay their premium on an installment basis, we will allow a 2-payment, 4-payment, 8-payment, or monthly recurring payment (monthly EFT) option to be selected. Each installment (not applicable to the down payment) will include a \$6 service charge. Each monthly recurring payment installment (not applicable to the down payment) will include a \$3 service charge.

- 2-Payment Plan: 50% down payment is required, plus the policy fee with the remaining balance due on Day 160.
- 4-Payment Plan: 25% down payment is required, plus the policy fee with the other payments due on Day 70, Day 140 and Day 210.
- 8-Payment Plan: 20% down payment is required, plus the policy fee with the other payments due on Day 44, Day 88, Day 132, Day 176, Day 220, Day 264, and Day 308.
- Monthly Recurring Payment Plan: 16.7% down payment is required, plus the policy fee with the other payments due on a regularly scheduled monthly basis.

Payment Types Accepted

- Credit Cards (Visa and Mastercard), Electronic Fund Transfers (EFT), eChecks, and Business Checks and Money Orders are accepted.
- Business Checks (Lienholders/Mortgagees Checks) and Money Orders should be sent to the following address:
American Reliable Insurance Company
PO Box 6046
Scottsdale, AZ 85261-6046
*Please make sure that the policy number is printed on the business check or money order.
This will ensure that payments are applied properly if the check becomes separated from the envelope.*

Credit Card or eCheck Payment Options

- MyARICPolicy.com: This website allows either the policyholder or agent/broker to apply payment to an existing policy. Three pieces of information are needed to apply payment: policy number, agent number (8 digits) and named insured mailing address zip code. The website address is: www.MyARICPolicy.com
- i-Reli Payment Tab: Agents/Brokers may apply payment at time of policy issuance or access the i-Reli payment tab for existing policies upon logging into i-Reli.
- Customer Service Support Line: Policyholders may call 1-800-535-1333 and follow prompts to reach our Customer Service team. A customer service associate will take policyholder credit card information and apply a payment.

Check Payment Status

- i-Reli Billing Tab: Agents/Brokers can access real-time billing information through the i-Reli Billing Tab. Information concerning payment status, future payment schedules, cancellations and non-renewals are housed in this tab.

Monthly Recurring Payments (Monthly EFT) Registration

- Over the Phone: Registration can be performed over the phone with our Customer Service team at 800-535-1333 (follow prompts). This will be done over a recorded line with the account holder providing the authorization for the recurring payment from their bank account.
- Mail in Form: A hard copy form can be filled out and returned to American Reliable Insurance Company per the instructions on the form. The mail in form is available during the i-Reli new application process and will also be available on the i-Reli home page under the "News" category.



Your On-line Policy Issuance System

www.aricireli.com

American Reliable Insurance Company

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T 480.483.8666 F 480.483.0238

MyARICPolicy.com!

Policyholders can utilize our insurance portal at www.MyARICPolicy.com to access and manage their policies.

The portal allows your clients the ability to:

- Make a Payment and View Payment History
- Manage Future Payments / Invoice Schedules
- View & Print Policy Documents and Invoices
- Create a Unique User Name and Password
- Link multiple Policies under one User

Contact Us

For iReli Technical Support:

iReli Customer Support Line: 800-535-1333, ext 670.

Policyholders or Agents may call:

To Make a Payment or speak to a Customer Service Representative

Call: 800-535-1333.

To Report a Claim

Call or fax us directly to report a claim.

Call: 1-800-245-1505 Fax: 1-800-224-4170

Normal business hours are from 7:00 a.m. to 5:00 p.m. Mountain Standard Time.

After normal business hours an answering service will take a message. All calls will be returned the next day.