

**American Reliable**  
Insurance Company

8655 E Via De Ventura  
Scottsdale, AZ 85258-3321

A.M. Best Rated A-, Excellent

**COMPREHENSIVE PERSONAL  
LIABILITY  
UNDERWRITING & RATE GUIDE  
AUGUST 2000**



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Walnut Creek, CA 94598  
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License #0812739 [www.jebrown.net](http://www.jebrown.net)

**PRODUCT LINE:** Comprehensive Personal Liability

**LIMITS:** \$100,000 CSL, \$300,000 CSL, \$500,000 CSL and \$1,000 MedPay

**UNDERWRITING REQUIREMENTS:**

1. The "Residence Premises" covered by this policy must be located in California. All other locations may be located in the U.S. or its territories.

**FORMS:**

1. Policy and Declaration Page
2. Application – American Reliable Insurance Company Application
3. Endorsements
  - A. Policy Terms & Conditions A8023P0400
  - B. Punitive or Exemplary Damages Exclusion A8142E0400
  - C. Home Day Care Business Exclusion A8143E0400
  - D. Personal Injury Exclusion A8144E0400
  - E. Dog Exclusion A8145E0400

**INELIGIBLE RISKS:**

1. Applicants who have had more than one liability claim during the last five years.
2. Residence owned jointly by anyone other than a spouse.
3. Any location used for "other than personal" residence.
4. Any residence with more than 4 units.
5. Applicants that own dogs of the following classes:
  - ! Rottweiler
  - ! Pit Bull
  - ! Doberman
6. Applicants who have a loss submitted or paid by a company involving an animal unless the animal is no longer part of the household.

**RATES:**

	<u>100,000 CSL</u>	<u>300,000 CSL</u>	<u>500,000 CSL</u>
Basic Charge Incl. One Residence	210	245	290
High Profile Risks	420	490	580
Each Additional Residence or each unit of a multi-unit location (max. 4 per location).	40	59	70

**WORKERS COMP:**

In servant: \$175  
Out servant: \$130

High Profile occupations (see refer to company section) –  
Personal Injury buy back - \$75 regardless of total CPL limit  
(requires prior company approval)

**DEDUCTIBLE:**

\$250

**FULLY EARNED  
POLICY FEE:**

\$ 30 (applicable to new business only)

**REFER TO  
COMPANY:**

1. Applicants who have had a liability claim that exceeds \$25,000 during the last 5 years.
2. Any risk with high-profile occupation (entertainment, political or sports personalities) must have prior approval. Personal injury will be excluded on these risks unless the company agrees to the coverage at an additional premium. See rates for appropriate premium charge.
3. Any risk with more than 3 inservants.