



i·Reli[®]

EFFECTIVE: 03/01/12 NEW
03/01/12 RENEWAL

American Reliable Insurance Company
**California
Dwelling
Program**



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Walnut Creek, CA 94598
(800) 955-8213 (925) 947-2990 Fax (925) 947-3978
License #0812739 www.jebrown.net

ELIGIBILITY AND INCLUDED COVERAGES

ELIGIBILITY AND INCLUDED COVERAGES	DP-1	DP-3	VACANT DP-1
Coverage A Minimum/Maximum Limit	\$15,000 Minimum \$600,000 Maximum Submit \$400,000 to \$600,000	\$15,000 Minimum \$700,000 Maximum Submit \$400,000 to \$700,000	\$15,000 Minimum \$600,000 Maximum Submit \$400,000 to \$600,000
Occupancy	Primary, Secondary or Rental	Primary, Secondary or Rental	Vacant (Dwelling or Manufactured Home)
Home Year	1850 and Newer	1930 and Newer	1850 and Newer
Claims History	Submit for approval if the applicant has had 2 or more property losses in the past 36 months or any single fire, theft, liability, or flood loss in the past 36 months	Submit for approval if the applicant has had 2 or more property losses in the past 36 months or any single fire, theft, liability, or flood loss in the past 36 months	Submit for approval if the applicant has had 2 or more property losses in the past 36 months or any single fire, theft, liability, or flood loss in the past 36 months
Other Structures	Optional	10% of Coverage A Limit is included	Optional
Additional Living Expense	Optional (Primary & Secondary risks only)	20% of Coverage A Limit is included (Primary & Secondary risks only)	Not Available
Fair Rental Value	Optional (Rental risks only)	20% Coverage A included (Rental risks only)	Not Available
Loss Settlement	Actual Cash Value for Dwelling and Other Structures is Included	Replacement Cost for Dwelling and Other Structures is Included	Actual Cash Value for Dwelling and Other Structures is Included

OPTIONAL COVERAGES

OPTIONAL COVERAGES	DP-1	DP-3	VACANT DP-1
Personal Property	Optional	Optional	Not Available
Liability/Medical Payments	Optional	Optional	Optional
Vandalism and Malicious Mischief	Optional	Included	Included
Dwelling Earthquake and Volcanic Eruption Endorsement	Optional	Optional	Optional
Workers Compensation	Optional	Optional	Not Available

TERRITORIES

Territory A: Entire State

QUALIFICATIONS

The applicant must agree to the following statements to be eligible for coverage.

1. The applicant has not been convicted of arson or insurance fraud.
2. The dwelling has permanently installed water, electricity and sewage utility services. (DP-1 and DP-3 only)
3. The dwelling does not have any existing structural damage.
4. The dwelling does not have knob and tube wiring or electrical services with less than 100 AMP service. (DP-1 Vacant only)
5. The dwelling is not vacant, under construction or major renovation.
6. The dwelling is not in foreclosure.
7. The dwellings primary source of heat is not a wood, coal or pellet burning device. (DP-1 Vacant only)
8. There are no liquid fuel-powered space heaters or any heat reclaiming devices in the dwelling. (DP-1 and DP-3 only)
9. The dwelling does not have External Insulation Finish System (EIFS) siding. (DP-1 Vacant only)
10. The dwelling does not have other structures or garages with a wood/coal/pellet burning device. (DP-1 Vacant only)
11. The dwelling does not have polybutelene pipes. (DP-3 only)
12. Explosive or flammable materials are not stored on the premises.
13. The dwelling is not located within a wildfire or brush hazard area.
14. The dwelling is not located next to any burned out or abandoned building(s).
15. There is no childcare, homecare, lodging, auto repair and/or chemical processing conducted on the premises.
16. The dwelling is not a manufactured home, dome home, log home, straw built home or condominium. (manufactured homes are eligible for Vacant Dwelling program)
17. The dwelling is completely secured. (DP-1 Vacant only)
18. The home does not have kerosene heaters or heat reclaiming devices. (DP-1 Vacant only)
19. The home's primary source of heat is not a permanently installed space heater or wood/coal/pellet burning device. (DP-1 and DP-3 only)
20. The home or structures are not located in a designated brush area. (DP-1 Vacant only)
21. The dwelling does not have knob and tube wiring. (DP-1 only)
22. The dwelling does not have fuses only or knob and tube wiring. (DP-3 only)
23. The home or structures are not located in an area completely surrounded by a designated brush area. (DP-1 Vacant only)
24. The dwelling is not a short term vacation rental. (DP-1 and DP-3 only)
25. The dwelling does not have more than four units.
26. The dwelling is not located on shifting hillsides. (DP-1 and DP-3 only)
27. The dwelling is not a mobile home, row home, earth home, apartments, townhome, straw built home or condominium. (Duplexes, triplexes and fourplexes are acceptable.) (DP-1 and DP-3 only)
28. The dwelling is not an earth home, dome home, log home, straw built home or condominium. (DP-1 Vacant only)
29. The dwelling owner has intent to sell, rent or occupy this dwelling. (DP-1 Vacant only)
30. A regular check of the dwelling and premises is conducted if the dwelling has been vacant for more than 12 months. (DP-1 Vacant only)
31. If no heat is being maintained in the dwelling, the pipes have been drained. (DP-1 Vacant only)

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.

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 General Agent for assistance.

i-Reli also provides the following benefits to users:

1. 24/7 policy accessibility
2. 2 minutes to quote a risk
3. Quotes are saved for 90 days
4. Quotes can be converted to applications with one click
5. Access to policy history
6. Real time billing information
7. Ability to quote endorsements

By using i-Reli you have the ability to quote, produce an electronic application, bind coverage and post payments on-line.

FOLLOW-UP ITEMS

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

Photos

1. Photos of the front and back of the dwelling are required.
2. Photos are required of Other Structures if the coverage is added or the included amount is increased.
3. Photos are required on all supplemental heating devices that are not professionally installed.

BILLING

Payment Plan Options

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

Payment Options

Credit Cards and Personal Checks are the 2 forms of acceptable premium payment.

Credit Card

Policyholders have the option to make credit card payments 3 different ways.

PayAssurant.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 name insured mailing address zip code. The website address is: www.payassurant.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.

We accept the following Credit Cards: Visa and Master Card.

Personal Check

Send all personal checks to the lock box address closest to the billing address. A \$15.00 return check fee will be assessed for each check returned by the bank.

Lock box #1: Assurant Specialty Property
PO BOX 905238
Charlotte, NC 28290-5238

Lock box #2: Assurant Specialty Property
PO BOX 100126
Pasadena, CA 911989-0126

Please make sure that the policy number is printed on the check. This will ensure that payments are applied properly if the check becomes separated from the envelope.

Payment Status

There are 3 ways to obtain policy payment/billing information.

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.

Assurant's Automated Payment Line: Call 1-800-891-3392 to check payment status through an automated phone service. When asked for policy number, enter only the last 6 numeric digits followed by the term number (Example: I46000490 01, enter 00049001). The policy number will always be 6 digits and a 2 digit term number (8 total digits).

By selecting #1 (Payment Information) the user will access:

1. The amount of the last payment
2. When the last payment was applied to the policy
3. The paid through date of the policy

By selecting #2 (Billing Information) the user will access:

1. The next installment due date
2. The amount of the next installment

Customer Service Support Line: Agent/Brokers or policyholders may call 1-800-535-1333 and follow the prompts to talk to a person on our Customer Service team that can help with all billing questions.



Your On-line Policy Issuance System
www.aricireli.com

AMERICAN RELIABLE INSURANCE COMPANY

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www.assurantspecialtyproperty.com

CUSTOMER SERVICE

Call: 1-800-535-1333

CLAIMS

To Report a Claim:

Please call American Reliable Insurance Company and report claims directly to a claims representative.
You may give this number to your insured to call direct.

Call: 1-800-245-1505

Fax: 1-800-224-4170

Normal business hours are from 5:30 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.