



**i·Reli<sup>®</sup>**

EFFECTIVE: 03/15/12 NEW  
03/15/12 RENEWAL

American Reliable Insurance Company  
**California  
Manufactured Home  
Program**



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License #0812739 [www.jebrown.net](http://www.jebrown.net)

## ELIGIBILITY AND INCLUDED COVERAGES

ELIGIBILITY AND INCLUDED COVERAGES	PREFERRED PROGRAM	SPECIAL PROGRAM	SPECIAL BY-LINE PROGRAM	ALL PURPOSE PROGRAM	VINTAGE PROGRAM
Coverage A Minimum/Maximum Limit	\$20,000 Minimum \$300,000 Maximum Submit \$200,000 - \$300,000	\$10,000 Minimum \$175,000 Maximum Submit \$150,000 - \$175,000	\$1,000 Minimum \$125,000 Maximum Submit \$80,000 - \$125,000	\$5,000 Minimum \$125,000 Maximum Submit \$100,000 - \$125,000	\$3,000 Minimum \$100,000 Maximum Submit \$75,000 - \$100,000
Occupancy	Primary or Secondary	Primary or Secondary	Primary or Secondary	Rental/Light Commercial	Primary or Secondary
Home Year	1950 and Newer	1950 and Newer	1950 and Newer	1950 and Newer	1950 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	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	10% of Coverage A Limit is Included	10% of Coverage A Limit is Included	Optional	Optional	Optional
Personal Property	50% of Coverage A Limit is Included	50% of Coverage A Limit is Included	Optional	Optional	Optional
Liability/Medical Payments	\$100,000/\$1,000 is Included	\$50,000/\$500 is Included	Optional	Optional	Optional
Additional Living Expense	10% of Coverage A Limit is included	10% of Coverage A Limit is included	10% of Coverage A Limit is included	Not Available	10% of Coverage A Limit is included
Comprehensive Manufactured Home and Other Structures Coverage	Included	Included	Included	Optional	Not Available
Comprehensive Personal Property Coverage	Included	Included	Included	Not Available	Not Available
Loss Settlement	Replacement Cost on Coverage A & B is Included	Actual Cash Value on Coverage A, B, & C unless Replacement Cost is purchased	Actual Cash Value on Coverage A, B, & C	Actual Cash Value on Coverage A, B, & C	Actual Cash Value on Coverage A, B, & C
Deductible	All - \$250 All Other Perils / \$500 Wind and Water	Primary - \$250 All Other Perils / \$500 Wind and Water Secondary - \$500 All Perils	Primary - \$250 All Other Perils / \$500 Wind and Water Secondary - \$500 All Perils	All - \$250 All Other Perils/ \$500 Wind	All - \$250 All Other Perils/ \$500 Wind

## OPTIONAL COVERAGES

OPTIONAL COVERAGES	PREFERRED PROGRAM	SPECIAL PROGRAM	SPECIAL BY-LINE PROGRAM	ALL PURPOSE PROGRAM	VINTAGE PROGRAM
Personal Property Replacement Cost	Optional	Optional	Not Available	Not Available	Not Available
Manufactured Home Replacement Cost	Included	Optional on homes 15 years of age or newer	Not Available	Not Available	Not Available
Manufactured Home Full Repair Cost	Not Available	Optional on homes built in 1970 or newer	Not Available	Not Available	Not Available
Extended Replacement Cost	Optional	Not Available	Not Available	Not Available	Not Available
Additional Premises Liability	Optional (Primary risks only)	Optional (Primary risks only)	Not Available	Not Available	Not Available
Scheduled Personal Property	Optional	Optional (Primary risks only)	Not Available	Not Available	Not Available
Golf Cart	Optional	Optional	Optional	Optional	Optional
Increased Additional Living Expense	Not Available	Optional	Not Available	Not Available	Not Available
Increased Loss of Use / Increased Additional Living Expense	Optional	Not Available	Not Available	Not Available	Not Available
Sewer Backup Protection	Optional	Optional	Optional	Not Available	Not Available
Flood	Optional	Optional	Optional	Optional	Not Available
California Limited Earthquake	Optional	Optional	Optional	Optional	Optional
Increased Debris Removal	Optional	Optional	Not Available	Not Available	Not Available
Occasional Rental	Optional	Optional	Not Available	Not Available	Not Available
Enhancement	Optional	Optional	Not Available	Not Available	Not Available
Builders Risk	Optional	Optional	Not Available	Not Available	Not Available
Workers Compensation Out Servants	Optional	Optional	Optional	Optional	Optional
Workers Compensation In Servants	Optional	Optional	Optional	Optional	Optional
California Limited Earthquake Coverage -Increased Personal Property Coverage	Optional	Optional	Optional	Optional	Optional
California Limited Earthquake Coverage -Reconstruction Cost	Optional	Optional	Optional	Optional	Optional
Natural Disaster Protection	Optional	Optional	Optional	Optional	Not Available
Lenders Interest Protection	Optional	Optional	Optional	Optional	Optional
Satellite Dish Protection	Not Available	Optional	Optional	Optional	Optional

## DEFINITIONS

Primary / Permanent Residence - The insured or member of the immediate family lives in the mobile home a minimum of nine months a year. The mobile home must be rated based on the principal occupant.

Secondary / Seasonal Residence - A home that is not the insured's primary residence, but one that is used on an intermittent basis by the insured or the insured's immediate family for vacation, weekend, or recreational purposes. May not be rented to others.

Rental - Unit is rented to others for monetary compensation.

Protected - Protection Class 1-8. Must be within five miles of a Fire Department and 1,000 feet of a fire hydrant.

Unprotected - All other risks.

### **Preferred Program:**

Preferred Park - A Mobile Home Park which:

1. Has at least 51 spaces;
2. Has a full-time resident manager and security;
3. Is completely fenced with paved and lighted streets and off street parking; and
4. An enforced skirting requirement.

Preferred Park - A Mobile Home Subdivision which:

1. Has at least 51 spaces;
2. Has paved and lighted streets and off street parking; and
3. An enforced skirting requirement.

Private Property / Standard Park / Mobile Home Subdivision which:

1. Has 20 or more spaces in a Mobile Home Park or Subdivision; or
2. Is within five miles of a responding Fire Department.

### **Special Program:**

Preferred Park - A Mobile Home Park which:

1. Has at least 51 spaces;
2. Has a full-time resident manager and security;
3. Is completely fenced with paved and lighted streets and off street parking; and
4. An enforced skirting requirement.

Standard Park - A Mobile Home Park which:

1. Has at least 25 occupied spaces; and
2. Has a full-time resident manager.

(A Mobile Home Community, which has at least 25 occupied spaces, will also be considered a Standard Park.)

Private Property - All other than Preferred Park or Standard Park.

## INSURANCE TO VALUE

Mobile Home, Adjacent Structures, and Personal Effects are to be insured to their Actual Cash Value. If the mobile home has recently been purchased, use the purchase price (less any finance charges) as the base value. Additions attached to the mobile home should be considered in the value of the mobile home. The ACV rule applies to all programs except for the Preferred Program. On the Preferred Program, mobile homes must be insured to their estimated Replacement Cost.

An estimate of Replacement Cost will be required. The estimate of replacement cost shall be based on an estimate of the cost to rebuild or replace the mobile home taking into account the cost to replace the single mobile home being evaluated, as compared to the cost to replace multiple mobile homes. We require the use of a company authorized, industry standard tool which is compliant with CCR Section 2695.183.

## TERRITORIES

### Territory A:

Alameda	Kern	Mendocino	Sacramento	San Joaquin	Santa Cruz	Tehama
Butte	Kings	Merced	San Benito	San Luis Obispo	Solano	Tulare
Colusa	Lake	Monterey	San Bernardino	San Mateo	Sonoma	Ventura
Contra Costa	Los Angeles	Napa	San Diego	Santa Barbara	Stanislaus	Yolo
Fresno	Madera	Orange	San Francisco	Santa Clara	Sutter	Yuba
Glenn	Marin	Riverside				

### Territory B:

Alpine	Del Norte	Imperial	Mariposa	Nevada	Shasta	Trinity
Amador	El Dorado	Inyo	Modoc	Placer	Sierra	Tuolumne
Calaveras	Humboldt	Lassen	Mono	Plumas	Siskiyou	

## QUALIFICATIONS

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

1. The applicant has not been convicted of arson, fraud or a felony.
2. The dwelling has permanently installed water, electricity and sewage utility services.
3. The home has not been salvaged or has any existing structural damage.
4. The dwelling is not under construction or major renovation.
5. The home is not vacant or in foreclosure.
6. The windows and doors on the home are not damaged or missing. (Preferred only)
7. The home's primary source of heat is not a wood/coal/pellet burning device.
8. The home does not have painted or stained surfaces that exhibit peeling, weathering or damage. (Preferred only)
9. The home does not have polybutylene pipes.
10. Explosive or flammable materials are not stored on the premises.
11. All porches, decking, patios, yard, walkways, driveways, etc. are free from debris (the remains of anything broken or destroyed) and are not damaged. (Preferred only).
12. There is no business, childcare, homecare, lodging, wood working, cabinet making, auto repair, chemical processing or farming conducted on the premises.
13. The landscaping exhibits trimmed plant life with no trees overhanging sections of the roof. (Preferred only)
14. If there is a pool or spa on the premises, it has a fence more than four feet high entirely surrounding the structure, a self-latching gate, a motorized pool cover or any other comparable safety device securely fastened to the perimeter of the pool/spa thus rendering it inaccessible.
15. A trampoline is not located on the premises.
16. The home is not isolated or not easily accessible to public roadways.
17. There are no coal burning stoves, kerosene heaters, portable space heaters, heat reclaiming devices, homemade heating devices or potentially hazardous supplemental heating devices in the home.
18. The applicant does not have duplicate coverage.
19. The home does not have an open foundation.
20. The home is not located in an area designated as a flood hazard zone (100 year flood plan) by the N.F.I.P.
21. The home is not located on an island, key, peninsula or within 1,000 feet of any river or body of salt water.
22. The home does not have any awnings made of cloth or canvas.
23. The home does not have any wood shake shingles as a roof covering or used decoratively on sides of the home.
24. The home is not attached to a tavern or restaurant.
25. There are no other structures over 800 square feet, other homes, barns, greenhouses, or seawalls on the premises.
26. Dwelling does not have an electrical system with fuses.
27. The home has permanently installed steps at all entrances.
28. There is not a dock, pier or boathouse on the premises.
29. The dwelling is not located within a wildfire or brush hazard area.
30. The roof does not exhibit any missing, damaged or curling shingles or damage to other applicable roof materials. (Preferred only)
31. There are no more than 2 layers of roofing on the roof decking. (Preferred only)
32. The siding does not show evidence of mold, rot or deterioration and siding materials should not be missing or damaged. (Preferred 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**

Photos are required on the following risks:

1. Auxiliary heating devices showing the stove or fireplace as well as inside and outside venting. Photos are required only if non-factory installed or if source of installation is unknown.
2. Units that have been substantially modified.
3. Swimming pools, Jacuzzis, spas, trampolines, and other unusual hazards on the premises.

### **Documentation**

1. If the applicant qualifies for the Claim Free Transfer Discount, the prior term declarations page must be submitted for proof of continuous coverage.

# 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](http://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.