



SURPLUS LINE MANAGERS, INC., CMGA

A Minuteman SERVICE Company

P.O. Box 490 • Goffstown, NH 03045-0490

Specialty Insurance For Brokers Only

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American Reliable Insurance Company

i·Reli[®]

Connecticut • Manufactured Home Program Manual

Effective:

04/15/2015 New

04/15/2015 Renewal

**American Reliable**
Insurance Company

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:

- 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.

Third Party Reports

Third Party reports are run on all policies. Some of these reports may include CLUE (loss report), PLS (Property Loss Score/Insurance Score), Address Validation, Fireline (brush fire zones), Protection Class Validation and Replacement Cost Estimators.

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 applicants 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:** Home that is used for light office or professional purposes.

Follow Up Items

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

Photos are needed of:

- Supplemental heating devices that are not professionally installed.
- Front and Back of homes 1976 and older.
- Other Structures if the coverage is added or included amount is increased.

Dec. Page: If the applicant qualifies for the Claim Free Transfer Discount, the prior term Declarations Page must be submitted for proof of continuous coverage.

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 permanently installed water, electricity and sewage utility services.
- ✓ The home has not been salvaged or does not have any existing structural damage.
- ✓ The home is not vacant or under construction/major renovation.
- ✓ The home is not in foreclosure.
- ✓ There are no liquid fuel-powered space heaters or any heat reclaiming devices in the home.
- ✓ The home's primary source of heat is not a wood/coal/pellet burning device.
- ✓ 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.
- ✓ Brush clearance is more than 100 feet around the dwelling.
- ✓ There is no childcare, homecare, lodging, auto repair and/or chemical processing conducted on the premises.
- ✓ 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. (Risk may be written without liability. See By-Line and All Purpose programs)
- ✓ The home does not have polybutelene pipes.
- ✓ The applicant (or tenant, if tenant occupied) does not own, keep or shelter any of the following breeds: Akitas, Anatolian Shepherds, Chows, Dobermans, Pit Bulls, Presa Carnario, Rottweilers, Wolf or Wolf Hybrids, any mix of these breeds with any other breed whether listed or not. (Risk may be written without liability. See By-line and All Purpose programs)

Eligibility and Underwriting Guidelines

	Special Program	By-Line Program	All Purpose Program
Occupancies	Primary and Secondary		Rental/Commercial
Coverage A Min./Max. Limit	\$1,000 Minimum \$175,000 Maximum	\$1,000 Minimum \$175,000 Maximum	\$1,000 Minimum \$175,000 Maximum
Minimum Premium	\$50 Written per unit and \$50 Earned per unit		
Home Year	1960 and Newer	1950 and Newer	1950 and Newer
Coverage A Loss Settlement Options	Actual Cash Value unless Replacement Cost is Purchased	Actual Cash Value unless Replacement Cost is Purchased	Actual Cash Value is included

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 is over 31% of Coverage A value.
- Coverage C:** Submit for approval if Coverage C is over 71% of Coverage A for the Special program or primary occupied risks in the By-Line program. Submit for approval if Coverage C is over 31% of Coverage A for secondary occupied risks in the By-Line program and 21% 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. (not applicable to new purchases)
- 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 must be added to the policy at issuance.

Advantages of the Manufactured Home Program

Flood Coverage:	Flood Coverage is provided in all products for no additional premium.
Earthquake Coverage:	Earthquake coverage subject to a 10% Coverage A (\$1,000 minimum) deductible is provided in all programs for no additional premium.
Coverage A Limits:	Low Coverage A limits starting at \$1,000 for all products in the program.
Replacement Cost Estimator:	Replacement Cost Estimator is available on quotes to help determine the Coverage A limits for Replacement Cost Loss Settlement policy.
Earned Premium:	\$50 Minimum earned premium for all products.

Coverages Featured in the Program

	Special	By-Line	All Purpose
Other Structures: 10% of Coverage A in the Special program + Option to Increase Limits or Option to Purchase in the By-Line or All Purpose programs	•	•	•
Personal Property: 50% Coverage A in the Special program + Option to Increase Limits or Option to Purchase in the By-Line and All Purpose programs	•	•	•
Additional Living Expense: 10% of Coverage A	•	•	
Liability/Medical Payments: \$50,000/\$500 in the Special program + Option to Increase Limits or Option to Purchase in the By-Line and All Purpose programs + Coverage available to rental occupied risks only in the All Purpose program	•	•	•
Flood Coverage: 5% Coverage A (\$1,000 Minimum) Deductible	•	•	•
Earthquake: 10% Coverage A (\$1,000 Minimum) Deductible	•	•	•
Radio and Television Antenna Coverage: \$100 Limit + Option to Purchase Increased Limits	•	•	•
Emergency Removal: \$500 Limit	•	•	•
Reasonable Repairs: To protect property from further damage	•	•	•
Debris Removal: \$250 Limit for Special and By-line programs	•	•	
Trees, Shrubs, and Other Plants: \$200 Maximum/\$100 per plant	•	•	
Tie Down Equipment: \$250 Limit	•	•	•
Claim Expenses : \$50 Loss of earnings per day in the Special and By-Line programs + Coverage only applies if Liability is purchased	•	•	
Damage to Property of Others: \$250 Limit for Special and By-Line programs + Coverage only applies if Liability is purchased	•	•	
Fire Department Service Charge: \$250 limit + Option to Purchase Increased Limits	•	•	•
First Aid Expenses: Included if liability purchased	•	•	

Optional Coverages

Coverage	Rate	Special	By-Line	All Purpose
Personal Property Replacement Cost + \$25 Minimum premium	Per \$100 of Coverage C		\$0.20	Not Available
Manufactured Home Replacement Cost + New Business: Available for risks 20 years or newer	Flat Rate		\$15	Not Available
Scheduled Personal Property \$100 Deductible + Primary risks only and \$25 Minimum Premium	Per \$100 of coverage		\$2.00	Not Available
Occasional Rental	Flat Rate		\$25	Not Available
Manufactured Home Full Repair Cost + New Business: Available for risks 25 years or newer	Flat Rate		\$10	Not Available
Extended Theft	Flat Rate		\$5	Not Available
Identity Fraud Expense + Primary risks only	\$5,000 Limit		\$25	Not Available
	\$10,000 Limit		\$40	
Extended Replacement Cost	Additional 20% of Coverage A		\$50	Not Available
Golf Cart	Per cart	\$35		Not Available
Additional Premises Liability + Primary risks only	\$25,000 Limit Per Insured Premises	\$15		Not Available
	\$50,000 Limit Per Insured Premises	\$20		
	\$100,000 Limit Per Insured Premises	\$25		
	\$300,000 Limit Per Insured Premises	\$35		
Enhancement Coverage	Flat Rate	\$20		Not Available
Increased Fire Department Service	Per \$250 of coverage		\$5	
Increased Radio and TV Antenna	Per \$100 of coverage		\$5	
Builders Risk	Flat Rate		\$50	
Water Back Up of Sewers or Drains	Flat Rate		\$20	

Deductible Options

Coverage	Special	By-Line	All Purpose
\$250 All Perils		+\$15	Varies
\$500 All Perils		Included	Varies
\$1,000 All Perils		-\$35	Varies

Billing

Payment Plans Available

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 Types Accepted

- Credit Cards (Visa and MasterCard), 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 the policyholder to apply payment to an existing policy.
- **i-Reli Payment Tab:** Agents/Brokers may apply payment at the 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.
- **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: 146000490 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



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

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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, Dial 9, then Option 3 for Billing or Option 4 for Policy Information

To Report a Claim

Call or fax us directly to report a claim.

Call: 1-800-245-1505 Dial 9, then Option 2 for Claims

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 business day.