



Massachusetts Dwelling - Revision Program Bulletin

Effective: 03/15/2016 New 03/15/2016 Renewal

The following program changes have been made in this revision:

- The rates have increased 0.5%
- Rates are now segmented based on value, territory, dwelling age, protection class, construction, age of insured and occupancy (occupancy does not apply to the DP-1 Vacant program).
- A Policy Fee and an Inspection Fee have been added.
- A No Prior Insurance Surcharge has been added to all programs.
- Limited Theft Coverage has been removed.
- Deductible Options have been changed

i-Reli System Improvements

- A Summary Application Button has been added which will provide a printed copy of the completed iReli Application.
- iReli has been updated to remove coverage screen refreshes to create a faster and more efficient Application process.
- Replacement Cost Estimator is now available as an optional feature during the iReli Quick Quote process.

Our Dwelling Program Advantages

- Owner Occupied Dwellings are accepted in our DP-3 program.
- We offer ISO form coverage with an Additional Living or Fair Rental Value limit at 20% of Coverage A in our DP-2 and DP-3 programs for no additional premium.
- Vandalism or Malicious Mischief coverage is provided in our Vacant DP-1 program for no additional premium.
- Low minimum earned premium of \$50 for all programs including the Vacant DP1.
- Convenient insured portal at www.MyARICPolicy.com allows policyholders to manage payments and view/print invoices and policy documents.

If you have any questions regarding these changes, or to request more program materials, please contact your General Agent.

Jeffrey L. Labe
Product Development Manager