



## SURPLUS LINE MANAGERS, INC., CMGA

A Minuteman SERVICE Company

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Specialty Insurance For Brokers Only

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*American Reliable Insurance Company*

# *i·Reli*<sup>®</sup>

## *Massachusetts Dwelling Program Manual*

**Effective:**

*03/15/2016 New*

*03/15/2016 Renewal*

 **American Reliable**  
Insurance Company™  
[www.aricireli.com](http://www.aricireli.com)

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## Quoting Procedure

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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

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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.

Inspections will be run on all new business risks over 20 years old.

## Binding Restrictions

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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

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- 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.
- Vacant:** Homes that are unoccupied whether or not contents have been removed.
- Renovation:** An existing home that is undergoing remodeling or construction.

## Follow Up Items

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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 all supplemental heating devices that are not professionally installed.

**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.

**Fuel Oil Spill Property/ Fuel Oil Spill Limited Liability:** Specific Underwriting requirements are applicable.

Contact your Underwriting Department to receive a copy of the requirements.

# 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 dwelling does not have any existing structural damage.
- The dwelling is not in foreclosure.
- There are no liquid fuel-powered space heaters or any heat reclaiming devices in the dwelling.
- The dwelling does not have other structures or garages with a wood/coal/pellet burning device.
- The dwelling does not have knob and tube wiring or electrical services with less than 100 AMP service.
- The dwelling does not have External Insulation Finish System (EIFS) siding.
- Explosive or flammable materials are not stored on the premises.
- The dwelling is not under construction or major renovation.
- The dwelling is not located next to any burned out or abandoned building(s).
- Brush clearance is more than 100 feet around the dwelling.
- The dwelling is not a manufactured home, dome home, log home, straw built home or condominium. (manufactured homes are eligible for Vacant DP-1 program)
- There is no childcare, homecare, lodging, auto repair and/or chemical processing conducted on the premises.
- The dwelling has permanently installed water, electricity and sewage utility services. (applicable to DP-2 and DP-3 programs)
- The dwellings primary source of heat is not a wood/coal/pellet burning device. (applicable to DP-2 and DP-3 programs)

# Eligibility and Underwriting Guidelines

	DP-1 Program	DP-2 Program	DP-3 Program	Vacant DP1 Program
Occupancies	Primary, Secondary and Rental			Vacant and Renovation
Coverage A Min/Max Limit	\$25,000 Min \$500,000 Max	\$50,000 Min \$500,000 Max	\$75,000 Min \$500,000 Max	\$15,000 Min \$500,000 Max
Minimum Premium	\$100 Written per unit, \$50 Earned per unit			
Home Year	1850 and Newer	1900 and Newer	1930 and Newer	1850 and Newer
Coverage A Loss Settlement Options	Actual Cash Value	Replacement Cost or Actual Cash Value or Functional Replacement Cost if selected	Replacement Cost or Actual Cash Value or Functional Replacement Cost if selected	Actual Cash Value

# Submit Guidelines

- Claims History:** Submit for approval if the applicant has 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 30% of Coverage A value.
- Coverage C:** Submit for approval if Coverage C is over 50% of Coverage A for primary occupancies, and if Coverage C is over 20% of Coverage A for secondary, rentals, vacant and renovation occupancies.
- Peeling Paint or Damage:** We do not allow peeling paint or damage to siding, soffits or fascia in the DP-2 and DP-3 programs.
- Polybutelene Pipes:** We do not allow polybutelene pipes in the DP-2 and DP-3 programs.
- Lapse in Coverage:** Submit for approval if the applicant has been uninsured for more than 30 days immediately prior to the requested effective date.
- 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 our Dwelling Program

Increase in Insurance:	4% Automatic Increase in Insurance for Coverage A and B is included on all policies with a Replacement Cost Loss Settlement.
Occupancies:	Owner Occupied Dwellings are accepted in our DP-3 program.
Included Coverage:	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.
Minimum Earned Premium:	Low minimum earned premium of \$50 for all programs including the Vacant DP-1.
Payment Options:	Convenient insured portal at <a href="http://www.MyARICPolicy.com">www.MyARICPolicy.com</a> allows policyholders to manage payments and view/print invoices and policy documents.

## Coverages Featured in the Policy Form

	DP-1	DP-2	DP-3	Vacant DP-1
Other Structures: 10% of Coverage A included in DP-2 and DP-3 programs +Option to Purchase Increased Limits in the DP-2 and DP-3 programs +Option to Purchase in the DP-1 and DP-1 Vacant programs	•	•	•	•
Additional Living Expense/Fair Rental Value: 20% of Coverage A included in DP-2 and DP-3 programs +Option to Purchase Increased Limits in the DP-2 and DP-3 programs +Option to Purchase in the DP-1 program	•	•	•	
Vandalism or Malicious Mischief +Option to Purchase in the DP-1 Program	•	•	•	•
4% Automatic Increase in Insurance: If Replacement Cost Loss Settlement is selected		•	•	
Debris Removal: Reasonable Cost	•	•	•	•
Improvements, Alterations and Additions Up to 10% of Coverage C: Reduces Coverage C limit for DP-1 and Vacant DP-1 programs	•	•	•	•
World-Wide Coverage: Up to 10% of Coverage C reduces Coverage C limit	•	•	•	•
Reasonable Repairs (to protect damaged property from future damage): Reasonable Cost	•	•	•	•
Property Removed	•	•	•	•
Fire Department Service Charge: \$500	•	•	•	•
Trees, Shrubs and Other Plants: 5% of Coverage A /\$500 for any one plant		•	•	
Collapse		•	•	
Glass or Safety Glazing Material		•	•	
Ordinance or Law: Up to 10% of Coverage A		•	•	
Claim Expenses : \$250 for Loss of earnings per day +Coverage only applies if Liability is purchased	•	•	•	•
Damage to Property of Others: \$1,000 limit +Coverage only applies if Liability is purchased	•	•	•	•
First Aid Expenses: +Coverage only applies if Liability is purchased	•	•	•	•

## Optional Coverages

Coverage	Rate	DP-1	DP-2 & DP-3	Vacant DP-1
Personal Property Replacement Cost	Per \$100 of coverage	Not Available	\$0.20	Not Available
Functional Replacement Cost	Flat Rate	Not Available	\$5.00	Not Available
Residential Burglary +Primary and Rental occupancies only	Per \$100 of coverage	\$3.00	Not Available	
Broad Theft +Primary risks only	Per \$100 of coverage	\$5.00		Not Available
Radio & TV Antennas, Signs & Awnings Coverage	Per \$100 of coverage	\$3.00		Not Available
Vandalism & Malicious Mischief	Per \$100 of Coverage A	\$0.07	Included	
Earthquake 10% (\$1,000 Minimum) Deductible	Per \$100 of Coverage A	\$0.10		Not Available
Water Back Up and Sump Overflow Coverage	\$5,000 Limit	\$25		Not Available
Fuel Oil Spill Section I - Property Remediation Limit - \$50,000 - \$1,000 Deductible	Above Ground Tank(s)	\$63		
	Below Ground Tank(s)	\$190		
Fuel Oil Spill Section II - Limited Liability Limit - \$200,000	Above Ground Tank(s)	\$97		
	Below Ground Tank(s)	\$485		
Tenant Relocation Expense +Mandatory on Rental Risks	1 Family	Included		Not Available
	2 Family	\$8		
	3 Family	\$12		
	4 Family	\$16		
Personal Liability +Primary risks only for Personal Liability	\$25,000 Limit Per Insured Premises	1 Family	\$126	Not Available
		2 Family	\$201	
		3-4 Family	\$250	
	\$50,000 Limit Per Insured Premises	1 Family	\$142	Not Available
		2 Family	\$227	
		3-4 Family	\$283	
	\$100,000 Limit Per Insured Premises	1 Family	\$168	Not Available
		2 Family	\$268	
		3-4 Family	\$334	
	\$300,000 Limit Per Insured Premises	1 Family	\$208	Not Available
		2 Family	\$332	
		3-4 Family	\$414	
\$500,000 Limit Per Insured Premises	1 Family	\$227	Not Available	
	2 Family	\$362		
	3-4 Family	\$451		

## Optional Coverages (Continued)

Coverage	Rate	DP-1	DP-2 & DP-3	Vacant DP-1
Medical Payments to Others	\$500 Limit Per Insured Premises	Included If Liability Is Purchased		
	\$1,000 Limit Per Insured Premises	\$5		
	\$2,500 Limit Per Insured Premises	\$10		
	\$5,000 Limit Per Insured Premises	\$20		
Premises Liability	\$25,000 Limit Per Insured Premises	1 Family	\$126	\$124
		2 Family	\$201	\$124
		3-4 Family	\$250	\$124
	\$50,000 Limit Per Insured Premises	1 Family	\$142	\$140
		2 Family	\$227	\$220
		3-4 Family	\$283	\$276
	\$100,000 Limit Per Insured Premises	1 Family	\$168	\$164
		2 Family	\$268	\$260
		3-4 Family	\$334	\$324
	\$300,000 Limit Per Insured Premises	1 Family	\$208	\$204
		2 Family	\$332	\$324
		3-4 Family	\$414	\$404
\$500,000 Limit Per Insured Premises	1 Family	\$227	\$220	
	2 Family	\$362	\$352	
	3-4 Family	\$451	\$436	

## Deductible Options

	DP-1, DP-2, DP-3	Vacant DP-1
\$500 All Perils (Territory A, B and C Only)	Included	+7%
\$500 AOP/ \$1,000 Named Storm (Territory D Only)	Included	+7%
\$1,000 All Perils	-7%	Included
\$2,500 All Perils	-15%	-8%
\$5,000 All Perils	-20%	-13%

# Billing

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## 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 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 named insured mailing address zip code. The website address is: [www.MyARICPolicy.com](http://www.MyARICPolicy.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.

## 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.



Your On-line Policy Issuance System

[www.aricireli.com](http://www.aricireli.com)

## American Reliable Insurance Company

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## MyARICPolicy.com!

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Policyholders can utilize our insurance portal at [www.MyARICPolicy.com](http://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

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**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.

**To Report a Claim**

Call or fax us directly to report a claim.

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.