



## **SURPLUS LINE MANAGERS, INC., CMGA**

A Minuteman SERVICE Company

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Specialty Insurance For Brokers Only

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

*American Reliable Insurance Company*

# *i·Reli*<sup>®</sup>

## *Massachusetts • Manufactured Home Program Manual*

**Effective:**

*01/15/2015 New*

*01/15/2015 Renewal*



**ASSURANT**

Specialty  
Property<sup>®</sup>

## 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.

## 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.
- Commercial:** Home that is used for light office or professional purposes.

## 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.
- 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 All Purpose program)
- ✓ The home does not have polybutelene pipes.

## 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	1940 and Newer	1940 and Newer
Coverage A Loss Settlement Options	Actual Cash Value unless Replacement Cost or Full Repair Cost are Purchased	Actual Cash Value unless Replacement Cost or Full Repair Cost are Purchased	Actual Cash Value is Included

## 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 31% of Coverage A value.
- Coverage C:** Submit for approval if Coverage C is over 71% of Coverage A for primary occupied risks in the Special and By-Line programs. Submit for approval if Coverage C is over 31% of Coverage A for secondary occupied risks in the Special and By-Line programs 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

Earthquake Coverage:	Earthquake coverage subject to a 10% of 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.
Replacement Cost Estimator:	Replacement Cost Estimator is available on quotes to help determine the Coverage A limits for Replacement Cost Lost Settlement policy.
Earned Premium:	\$50 Minimum earned premium for all products.

## Coverages Featured in the Program

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

## 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
Builders Risk	Flat Rate - Fully earned		\$30	\$50
Manufactured Home Replacement Cost	Flat Rate - 20 years or newer		\$15	Not Available
Manufactured Home Full Repair Cost	Flat Rate - 25 years or newer		\$20	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
Identity Fraud Expense	\$5,000 Limit		\$25	Not Available
	\$10,000 Limit		\$40	
Extended Theft	Flat Rate		\$5	Not Available
Extended Replacement Cost	Flat Rate - 20% of Coverage A		\$50	Not Available
Golf Cart	Per cart	\$35		Not Available
Additional Premises Liability (Secondary or Rented to Others) + Primary risks only	\$25,000 Limit Per Insured Premises	\$10		Not Available
	\$50,000 Limit Per Insured Premises	\$15		
	\$100,000 Limit Per Insured Premises	\$25		
	\$300,000 Limit Per Insured Premises	\$40		
Enhancement coverage	Flat Rate	\$20		Not Available
Water Back Up of Sewers or Drains	Flat Rate		\$20	
Increased Radio and TV Antenna	Per \$100 of coverage		\$5	
Increased Fire Department Service	Per \$250 of coverage		\$5	
Fuel Oil Spill Limited Liability \$200,000 Limit	Above Ground Tanks		\$97	
	Below Ground Tanks		\$485	
Fuel Oil Spill Property Remediation Coverage - \$50,000 Limit + \$1,000 Minimum Deductible	Above Ground Tanks		\$63	
	Below Ground Tanks		\$190	

## Deductible Options

	Special	By-Line	All Purpose
\$250 All Other Perils/ 10% (\$1,000 Minimum) Earthquake/5% (\$1,000 Minimum) Flood		+\$20	Base Rate
\$500 All Other Perils/ 10% (\$1,000 Minimum) Earthquake/5% (\$1,000 Minimum) Flood		Included	Base Rate
\$1,000 All Other Perils/ 10% (\$1,000 Minimum) Earthquake/5% (\$1,000 Minimum) Flood		-\$35	Base Rate

# 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:

Assurant Specialty Property  
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

- **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 named 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 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: 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



Your On-line Policy Issuance System  
[www.aricireli.com](http://www.aricireli.com)

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## MyAssurantPlace.com!

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