



**i·Reli<sup>®</sup>**

EFFECTIVE: 09/15/14 NEW  
09/15/14 RENEWAL

American Reliable Insurance Company

# Maine Manufactured Home Program

Comprehensive Coverage for the Dwelling,  
Other Structures and Personal Property



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

A Minuteman SERVICE Company

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

Specialty Insurance For Brokers Only

LOCAL 603-497-1778  
NH AND NE 1-888-258-1776  
FAX 1-603-429-1843  
[www.surpluslinemanagers.com](http://www.surpluslinemanagers.com)

## 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.

## 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.

## 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. Quotes are saved for 90 days
3. Quotes can be converted to applications with one click
4. Access to policy history
5. Real time billing information
6. 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.

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.

## 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:** A home that is used for light office or professional purposes.

# PROGRAM COVERAGE HIGHLIGHTS

COVERAGE	Special - Package Program Primary and Secondary Occupancies	By-Line - Unpackaged Program Primary and Secondary Occupancies	All Purpose Program Rental and Commercial Occupancies
<b>INCLUDED COVERAGE</b>			
Comprehensive Dwelling	Included	Included	Optional
Comprehensive Other Structures	10% of Coverage A	Optional	Optional
Comprehensive Personal Property	50% of Coverable A	Optional	Optional
Additional Living Expense/Owners', Landlords' and Tenant's	10% of Coverage A, 20% of Coverage A if Enhancement Coverage selected	10% of Coverage A	Optional for rental risks
Liability/Medical Payments	\$50,000/\$500 Limit can be increased up to \$300,000	Optional \$25,000 to \$300,000 limits are available	Optional \$25,000 to \$300,000 limits are available for rental risks
Earthquake 10% Coverage A (\$1,000 minimum) Deductible	Included	Included	Included
Flood 5% Coverage A (\$1,000 minimum) Deductible	Included	Included	Included
<b>LOSS SETTLEMENT</b>			
Coverage A & B	Actual Cash Value unless Replacement Cost or Full Repair Cost is purchased	Actual Cash Value unless Replacement Cost or Full Repair Cost is purchased	Actual Cash Value is included
Coverage C	Actual Cash Value unless Replacement Cost is purchased	Actual Cash Value unless Replacement Cost is purchased	Actual Cash Value
<b>ADDITIONAL COVERAGE INCLUDED WITH THE POLICY FORM</b>			
Radio and Television Antenna	\$100	\$100	\$100
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	Not Included	Not Included	Not Included
Emergency Removal	\$500	\$500	\$500
Reasonable Repairs	Included	Included	Included
Trees, Shrubs and Other Plants	\$50 per plant or shrub, \$100 for lawn or one tree, with a maximum combined payment \$200 for each occurrence	\$50 per plant or shrub, \$100 for lawn or one tree, with a maximum combined payment \$200 for each occurrence	\$50 per plant or shrub, \$100 for lawn or one tree, with a maximum combined payment \$200 for each occurrence
Debris Removal	\$250	\$250	Not Included
Tie Down Equipment	\$250	\$250	\$250
Claim Expenses	Expenses and up to \$50 per day for loss of earnings	Expenses and up to \$50 per day for loss of earnings if liability is purchased	Not Included
Damage to Property of Others	\$250	\$250 if liability is purchased	Not Included
First Aid Expenses	Included	Included if liability is purchased	Included if liability is purchased
Animal Liability	Included – see Specific Breed Exclusion	Included – see Specific Breed Exclusion	Included – see Specific Breed Exclusion
Fire Department Service Charge	\$250	\$250	\$100

# ELIGIBILITY

CRITERIA	Special - Package Program Primary and Secondary Occupancies	By-Line - Unpackaged Program Primary and Secondary Occupancies	All Purpose Program Rental and Commercial Occupancies
<b>Coverage A Min/Max Limit</b>	\$1,000 Minimum \$175,000 Maximum	\$1,000 Minimum \$175,000 Maximum	\$1,000 Minimum \$175,000 Maximum
<b>Minimum Premium</b>	\$50 written premium \$50 earned premium	\$50 written premium \$50 earned premium	\$50 written premium \$50 earned premium
<b>Home Year</b>	1960 and Newer	1940 and Newer	1940 and Newer
<b>Claims History</b>	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	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	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
<b>Coverage B</b>	Submit for approval if Coverage B is over 31% of Coverage A value	Submit for approval if Coverage B is over 31% of Coverage A value	Submit for approval if Coverage B is over 31% of Coverage A value
<b>Coverage C</b>	Submit for approval if Coverage C is over 71% of Coverage A value.	Submit for approval if Coverage C is over 71% of Coverage A value if primary occupancy. Submit for approval if Coverage C is over 31% of coverage A value if secondary occupancy.	Submit for approval if Coverage C is over 21% of Coverage A value.
<b>Lapse in Coverage</b>	Submit for approval if the applicant has been uninsured for more than 30 days immediately prior to the requested effective date	Submit for approval if the applicant has been uninsured for more than 30 days immediately prior to the requested effective date	Submit for approval if the applicant has been uninsured for more than 30 days immediately prior to the requested effective date
<b>Swimming Pool</b>	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.	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.	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.

## THE APPLICANT MUST AGREE TO THE FOLLOWING STATEMENTS TO BE ELIGIBLE FOR COVERAGE

1. The applicant has not been convicted of arson or insurance fraud.
2. The home has permanently installed water, electricity and sewage utility services.
3. The home has not been salvaged or has any existing structural damage.
4. The home is not vacant or under construction/major renovation.
5. The home is not in foreclosure.
6. There are no liquid fuel-powered space heaters or any heat reclaiming devices in the home.
7. The home's primary source of heat is not a wood/coal/pellet burning device.
8. The home does not have other structures or garages with a wood/coal/pellet burning device.
9. The home does not have polybutelene pipes.
10. Explosive or flammable materials are not stored on the premises.
11. Brush clearance is more than 350 feet around the home.
12. There is no childcare, homecare, lodging, auto repair and/or chemical processing conducted on the premises.
13. 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 or All Purpose programs.)

## OPTIONAL COVERAGES

Coverage Option	Rates	Description/Program Availability
Personal Property Replacement Cost	\$0.20 per \$100 of Coverage C, minimum written premium \$25	Optional in the Special and By-Line programs.
Manufactured Home Replacement Cost	\$15 flat rate	Optional in the Special and By-Line programs. Coverage availability is dependent upon the year of the home.
Extended Replacement Cost	\$50 flat rate	Optional in the Special and By-Line programs.
Manufactured Home Full Repair Cost	\$10 flat rate	Optional in the Special and By-Line programs. Coverage availability is dependent upon the year of the home.
Additional Residence Premises Liability	\$25,000 = \$15 Secondary, \$15 Rented to Others \$50,000 = \$20 Secondary, \$20 Rented to Others \$100,000 = \$25 Secondary, \$25 Rented to Others \$300,000 = \$35 Secondary, \$35 Rented to Others	Optional in the Special program. Coverage is available to Primary Occupancy risks only.
Scheduled Personal Property \$100 deductible	\$2.00 per \$100 of Coverage, minimum written premium \$25	Optional in the Special and By-Line programs. Coverage is available to Primary Occupancy risks only.
Golf Cart	\$35 per Cart	Optional in the Special program.
Identity Fraud Expense	\$5,000 = \$25 \$10,000 = \$40	Optional in the Special and By-Line programs.
Increased Radio and TV Antenna	\$5.00 per \$100 of coverage	Optional in the Special, By-Line and All Purpose programs. Not available for commercial risks.
Extended Theft	\$5 flat rate	Optional in the Special and By-Line programs.
Occasional Rental	\$25 flat rate	Optional in the Special and By-Line programs.
Builders Risk	\$50 flat rate fully earned	Optional in the Special and By-Line programs.
Enhancement Coverage	\$20 flat rate	Optional in the Special program.
Water Back Up of Sewers or Drains	\$20 flat rate	Optional in the Special, By-Line and All Purpose programs.
Increased Fire Department Service Charge	\$5.00 per \$250 of coverage	Optional in the Special, By-Line and All Purpose programs.

## DEDUCTIBLE OPTIONS

Deductible Option	Rates	Program Availability
\$250 All Other Perils	\$15 Surcharge	Optional in the Special and By-Line programs.
\$500 All Other Perils	Included	Optional in the Special and By-Line programs.
\$1,000 All Other Perils	\$30 Discount	Optional in the Special and By-Line programs.

## FOLLOW-UP ITEMS

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

### Photos

1. Photos of front and back of homes 1976 and older are required.
2. Photos of other structures if the coverage is added or the included amount is increased.
3. Photos are required on all supplemental heating devices that are not professionally installed.
4. Photos are required on all risks consisting of 2 manufactured homes joined together.

### Documentation

1. Current receipts or appraisals are required on all Scheduled Personal Property items. The receipts or appraisals must be dated within the last 12 months.
2. 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, eChecks, Business Checks and Money Orders are the 4 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 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 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.

### eCheck

Policyholders have the option to make eCheck payments 2 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 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 time of policy issuance or access the i-Reli payment tab for existing policies upon logging into i-Reli.

### Business Check and Money Order

Send all Business Checks (Lienholders/Mortgagees Checks) and money orders 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.

## 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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## 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.