



American Reliable Insurance Company

DWELLING FIRE – DP-1, DP-2 AND DP-3 PROGRAMS

The American Reliable DP-1 program can be used for dwellings (1850 and newer) with slight exterior damage (peeling paint or damage to siding, soffits or fascia) and dwellings that do not have plumbing or heat. The DP-2 program can be used for dwellings (1900 and newer) in good repair that may want more coverage than a DP-1, but do not qualify for a DP-3. The DP-3 program should be used for dwellings (1930 and newer) in excellent repair with no existing damage and is typically used for newer, higher valued dwellings.

Included Coverages:

- DP-2 and DP-3: 10% Coverage B – Other Structures
- DP-2 and DP-3: 20% Coverage D – Fair Rental Value (Rental Occupancy)
- DP-2 and DP-3: 20% Coverage E – Additional Living Expense (Primary and Secondary Occupancy)

Underwriting Features:

- Coverage is available for short term (nightly) rentals.
- Earthquake Coverage is available as an optional coverage in all three programs.
- All protection classes qualify.
- DP-2 and DP-3 risks may choose an Actual Cash Value loss settlement for Coverage A.
- Liability coverage is available to all dwellings with dogs that do not have a bite history. However, a Specific Breed Animal Exclusion is attached to all policies that have purchased liability.
- Horses are allowed. The total number of horses cannot exceed the number of family members.
- Livestock and farm animals for 4H type projects are allowed as long as there is no revenue from the activities

Dwelling Policy Samples:

DP-1

- 1944 Secondary Occupancy, Frame, PC 10, \$30,000 Coverage A, \$2,500 Med Pay, \$1,000 Deductible: **\$424**
- 2015 Secondary Occupancy, Frame, PC 9, \$100,000 Coverage A, \$5,000 Other Structures, \$500 Deductible: **\$652**
- 1985 Rental Occupancy, Frame, PC 5, \$150,000 Coverage A, VMM, \$1,000 Deductible: **\$822**
- 1850 Primary Occupancy, Masonry, PC 9, \$230,000 Coverage A, \$50,000 Personal Property, \$500 Deductible: **\$1,633**
- 1900 Rental Occupancy, Frame, PC 6, \$287,000 Coverage A, Personal Property Replacement Cost, \$500 Deductible: **\$2,412**
- 1876 Rental Occupancy, Masonry, PC 3, \$500,000 Coverage A, \$36,000 Fair Rental Value, \$1,000 Deductible: **\$4,168**

DP-2

- 1985 Secondary Occupancy, Frame, PC 9, \$50,000 Coverage A, \$25,000 Personal Property, \$1,000 Deductible: **\$575**
- 1920 Primary Occupancy, Frame, PC 5, \$150,000 Coverage A, \$300,000 Liability, \$500 Deductible: **\$920**
- 1945 Primary Occupancy, Frame, PC 3, \$180,000 Coverage A, Personal Property Replacement Cost, \$1,000 Deductible: **\$949**
- 1900 Primary Occupancy, Masonry, PC 9, \$212,000 Coverage A, \$300,000 Liability, \$500 Deductible: **\$1,860**
- 1985 Primary Occupancy, Frame, PC 9, \$300,000 Coverage A, \$1,000 Med Pay, \$1,000 Deductible: **\$1,974**
- 1972 Rental Occupancy, Masonry, PC 8, \$424,000 Coverage A, \$100,000 Personal Property, \$5,000 Deductible: **\$2,157**

DP-3

- 1986 Primary Occupancy, Frame, PC 7, \$150,000 Coverage A, Broad Theft, \$1,000 Deductible: **\$1,616**
- 1973 Secondary Occupancy, Frame, PC 9, \$183,500 Coverage A, \$5,000 Med Pay, \$1,000 Deductible: **\$1,313**
- 1979 Rental Occupancy, Frame, PC 9, \$239,000 Coverage A, Water Back Up and Sump Discharge, \$1,000 Deductible: **\$1,831**
- 1977 Rental Occupancy, Frame, PC 5, \$294,000 Coverage A, \$500,000 Liability, \$1,000 Deductible: **\$2,463**
- 1950 Primary Occupancy, Masonry, PC 4, \$314,000 Coverage A, \$157,000 Personal Property, \$1,000 Deductible: **\$3,388**
- 1930 Rental Occupancy, Frame, PC 3, \$385,000 Coverage A, \$5,000 Med Pay, \$1,000 Deductible: **\$2,322**

The examples on this page are actual quotes. The examples do not list all coverages included in the policy

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