



ASSURANT

Specialty  
Property

**i·Reli**<sup>®</sup>

EFFECTIVE: 12/01/10 NEW  
02/01/11 RENEWAL

American Reliable Insurance Company

# Vermont Manufactured Home Program



**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 1-603-882-1843  
[www.surpluslinemanagers.com](http://www.surpluslinemanagers.com)

## ELIGIBILITY AND INCLUDED COVERAGES

ELIGIBILITY AND INCLUDED COVERAGES	SPECIAL PROGRAM	SPECIAL BY-LINE PROGRAM	ALL PURPOSE PROGRAM
Coverage A Minimum/Maximum Limit	\$1,000 Minimum \$300,000 Maximum	\$1,000 Minimum \$300,000 Maximum	\$1,000 Minimum \$200,000 Maximum
Occupancy	Primary or Secondary	Primary or Secondary	Rental/Light Commercial
Home Year	1960 and Newer	1940 and Newer	1940 and Newer
Claims History	Submit for approval if the applicant has had 2 or more property losses in the past 36 months or any single fire, theft, liability, or flood loss in the past 36 months	Submit for approval if the applicant has had 2 or more property losses in the past 36 months or any single fire, theft, liability, or flood loss in the past 36 months	Submit for approval if the applicant has had 2 or more property losses in the past 36 months or any single fire, theft, liability, or flood loss in the past 36 months
Other Structures	10% of Coverage A Limit is Included	Optional	Optional
Personal Property	50% of Coverage A Limit is Included	Optional	Optional
Liability/Medical Payments	\$50,000/\$500 is Included	Optional	Optional (Rental risks only)
Additional Living Expense	10% of Coverage A Limit is included	10% of Coverage A Limit is included	Not Available
Comprehensive Manufactured Home and Other Structures Coverage	Included	Included	Optional
Comprehensive Personal Property Coverage	Included	Included	Not Available
Loss Settlement	Actual Cash Value on Coverage A, B, & C unless Replacement Cost is purchased	Actual Cash Value on Coverage A, B, & C unless Replacement Cost is purchased	Actual Cash Value on Coverage A, B, & C

## OPTIONAL COVERAGES

OPTIONAL COVERAGES	SPECIAL PROGRAM	SPECIAL BY-LINE PROGRAM	ALL PURPOSE PROGRAM
Personal Property Replacement Cost	Optional	Optional	Not Available
Manufactured Home Replacement Cost	Optional on homes 20 years of age or newer	Optional on homes 20 years of age or newer	Not Available
Manufactured Home Full Repair Cost	Optional on homes 25 years of age or newer	Optional on homes 25 years of age or newer	Not Available
Extended Replacement Cost	Optional	Optional	Not Available
Additional Premises Liability	Optional (Primary risks only)	Not Available	Not Available
Scheduled Personal Property	Optional (Primary risks only)	Optional (Primary risks only)	Not Available
Golf Cart	Optional	Not Available	Not Available
Identity Fraud Expense	Optional	Optional	Not Available
Increased Radio and TV Antenna	Optional	Optional	Optional (Rental risks only)
Flood	Included	Included	Included
Earthquake	Included	Included	Included
Increased Fire Department Service Charge	Optional	Optional	Optional
Occasional Rental	Optional	Optional	Not Available
Enhancement	Optional	Not Available	Not Available
Builders Risk	Optional	Optional	Optional
Water Back Up of Sewers or Drains	Optional	Optional	Optional
Extended Theft	Optional	Optional	Not Available

## DISCOUNTS AND SURCHARGES

	SPECIAL PROGRAM	SPECIAL BY-LINE PROGRAM	ALL PURPOSE PROGRAM
Deductible Discount	Available	Available	Not Available
Claim Free Transfer Discount	Available	Available	Not Available
Deductible Surcharge	Available	Available	Not Available
Supplemental Heating Surcharge	Available	Available	Available

# TERRITORIES

**The entire state is one territory**

# QUALIFICATIONS

*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 dwelling 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 100 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. (Special program only)

## 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.

## 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. 2 minutes to quote a risk
3. Quotes are saved for 90 days
4. Quotes can be converted to applications with one click
5. Access to policy history
6. Real time billing information
7. 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.

## 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 the front and back of the home are required on homes built prior to 1976.
2. Photos are required of other structures if the other structures limit exceeds 30% of the Coverage A limit.
3. Photos are required on all supplemental heating devices that are not professionally installed.
4. Photos are required if the risks consists of 2 manufactured homes joined together.

### **Documentation**

1. If the applicant qualifies for the Claim Free Transfer Discount, the prior term declarations page must be submitted for proof of continuous coverage.
2. Current receipts or appraisals are required on all Scheduled Personal Property items. The receipts or appraisals must be dated with in the last 12 months.

# 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 and Personal Checks are the 2 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 name 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.

### Personal Check

Send all personal checks to the lock box address closest to the billing address. A \$15.00 return check fee will be assessed for each check returned by the bank.

Lock box #1: Assurant Specialty Property  
PO BOX 905238  
Charlotte, NC 28290-5238

Lock box #2: Assurant Specialty Property  
PO BOX 100126  
Pasadena, CA 911989-0126

Please make sure that the policy number is printed on the check. 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.