



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.
- 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

- 1901 Rental Occupancy, Frame, PC 2, \$92,000 Coverage A, \$300,000 Liability, \$1,000 Deductible: **\$1,153**
- 1850 Primary Occupancy, Masonry, PC 4, \$125,000 Coverage A, \$12,500 Other Structures, \$1,000 Deductible: **\$973**
- 1980 Secondary Occupancy, Frame, PC 2, \$204,000 Coverage A, Water Back Up and Sump Discharge, \$500 Deductible: **\$1,070**
- 1880 Rental Occupancy, Frame, PC 5, \$250,000 Coverage A, \$500,000 Liability, \$1,000 Deductible: **\$995**
- 1864 Primary Occupancy, Rental, PC 6, \$300,000 Coverage A, VMM, \$1,000 Deductible: **\$3,390**
- 1932 Rental Occupancy, Frame, PC 9, \$350,000 Coverage A, \$50,000 Fair Rental Value, \$1,000 Deductible: **\$1,653**

DP-2

- 1952 Rental Occupancy, Frame, PC 9, \$120,000 Coverage A, \$300,000 Liability, \$5,000 Deductible: **\$499**
- 1920 Rental Occupancy, Frame, PC 5, \$150,000 Coverage A, \$10,000 Personal Property, \$1,000 Deductible: **\$595**
- 1910 Secondary Occupancy, Frame, PC 3, \$203,000 Coverage A, \$300,000 Liability, \$500 Deductible: **\$785**
- 1900 Rental Occupancy, Frame, PC 6, \$250,000 Coverage A, Water Back Up and Sump Discharge, \$1,000 Deductible: **\$1,099**
- 1940 Primary Occupancy, Masonry, PC 9, \$360,000 Coverage A, \$1,000 Med Pay, \$1,000 Deductible: **\$1,366**
- 1920 Rental Occupancy, Frame, PC 2, \$450,000 Coverage A, \$10,000 Personal Property, \$1,000 Deductible: **\$1,938**

DP-3

- 1950 Primary Occupancy, Frame, PC 2, \$130,000 Coverage A, \$300,000 Liability, \$1,000 Deductible: **\$545**
- 1940 Primary Occupancy, Frame, PC 3, \$210,000 Coverage A, \$50,000 Personal Property, \$500 Deductible: **\$577**
- 1938 Primary Occupancy, Masonry, PC 2, \$268,000 Coverage A, Broad Theft, \$1,000 Deductible: **\$1,376**
- 1980 Rental Occupancy, Frame, PC 9, \$310,000 Coverage A, \$31,000 Other Structures, \$1,000 Deductible: **\$1,497**
- 1943 Primary Occupancy, Frame, PC 5, \$360,000 Coverage A, \$10,000 Limited Theft, \$2,500 Deductible: **\$1,793**
- 1940 Rental Occupancy, Frame, PC 1, \$495,000 Coverage A, \$300,000 Liability, \$1,000 Deductible: **\$2,168**

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

Eff Date: 07/01/16