



American Reliable Insurance Company

VACANT DWELLING PROGRAM

For dwellings that are unoccupied whether or not contents have been removed. One to four family vacant dwellings are acceptable. The dwellings may be for sale, in the name of an estate, under renovation or sitting unoccupied. There are no age or length of vacancy limitations.

Included Coverages:

- Vandalism or Malicious Mischief

Rate Features:

- No surcharge for older homes

Underwriting Features:

- Available for vacant dwellings and vacant manufactured homes
- Available for dwellings 1850 and newer
- All Protection Classes qualify

Billing Features:

- Policies may be placed on standard payment plans including an 8 payment option with 20% down payment
- Each policy includes a \$50 minimum earned premium
- Policies are cancelled on a pro-rata basis with excess premium returned to the policyholder
- Policies are written on a 12 month term and policyholders are automatically sent renewal offers. (A new application is not required upon renewal.)

Vacant Dwelling Policy Examples:

- 1969, PC 6, Frame, \$15,000 Coverage A, \$500,000 Liability, \$10,000 Other Structures, \$1,000 Deductible: **\$650**
- 1994, PC 6, Frame, \$32,000 Coverage A, \$500,000 Liability, \$5,000 Med Pay, \$1,000 Deductible: **\$1,142**
- 1928, PC 6, Frame, \$70,000 Coverage A, \$500,000 Liability, \$5,000 Personal Property, \$1,000 Deductible: **\$1,087**
- 1948, PC 9, Masonry, \$80,000 Coverage A, \$300,000 Liability, \$5,000 Med Pay, \$1,000 Deductible: **\$1,629**
- 2015, PC 8, Frame, \$125,000 Coverage A, \$100,000 Liability, \$500 Med Pay, \$1,000 Deductible: **\$1,788**
- 1958, PC 3, Frame, \$150,000 Coverage A, \$300,000 Liability, \$5,000 Med Pay, \$500 Deductible: **\$2,292**
- 1945, PC 9, Frame, \$170,000 Coverage A, \$300,000 Liability, \$500 Med Pay, \$500 Deductible: **\$2,690**
- 1939, PC 6, Masonry, \$172,000 Coverage A, \$300,000 Liability, \$1,000 Med Pay, \$1,000 Deductible: **\$2,340**
- 1860, PC 9, Frame, \$187,000 Coverage A, \$300,000 Liability, \$20,000 Other Structures, \$1,000 Deductible: **\$4,074**
- 1900, PC 8, Frame, \$215,000 Coverage A, \$300,000 Liability, \$500 Med Pay, \$5,000 Deductible: **\$4,228**
- 1964, PC 7, Frame, \$270,000 Coverage A, \$100,000 Liability, \$5,000 Med Pay, \$1,000 Deductible: **\$4,639**
- 1987, PC 6, Frame, \$296,000 Coverage A, \$500,000 Liability, \$33,000 Other Structures, \$1,000 Deductible: **\$5,715**
- 2003, PC 3, Frame, \$339,000 Coverage A, \$300,000 Liability, \$5,000 Med Pay, \$5,000 Deductible: **\$3,020**
- 1949, PC 5, Masonry, \$368,000 Coverage A, \$500,000 Liability, \$1,000 Med Pay, \$1,000 Deductible: **\$4,040**
- 1971, PC 2, Frame, \$400,000 Coverage A, \$500,000 Liability, \$25,000 Personal Property, \$5,000 Deductible: **\$5,763**

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

Eff Date: 07/01/16