



ASSURANT

Specialty
Property

i·Reli[®]

EFFECTIVE: 03/15/13 NEW
04/15/13 RENEWAL

American Reliable Insurance Company

Virginia Dwelling Program

THE
GOLONIAL
GROUP, Inc.

P.O. Box 4907
Greensboro, NC 27404-4907
(336) 855-1300 (800) 628-3762
FAX: (336) 855-1190

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. 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.

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.
- Vacant:** Homes that are unoccupied whether or not contents have been removed.
- Renovation:** An existing home that is undergoing remodeling or construction.

PROGRAM COVERAGE HIGHLIGHTS

COVERAGE	DP-1 Program Primary, Secondary and Rental Occupancies	DP-2 Package Program Primary, Secondary and Rental Occupancies	DP-3 Package Program Primary, Secondary and Rental Occupancies	Vacant DP-1 Program Vacant Occupancies and Renovation
INCLUDED COVERAGE				
Other Structures	Optional	10% of Coverage A	10% of Coverage A	Optional
Additional Living Expense/Fair Rental Value	Optional	20% of Coverage A	20% of Coverage A	Not Available
Vandalism or Malicious Mischief	Optional	Included	Included	Included
3% Automatic Increase in Insurance	Not Available	Included if Replacement Cost is selected	Included if Replacement Cost is selected	Not Available
LOSS SETTLEMENT				
Coverage A & B	Actual Cash Value	Replacement Cost	Replacement Cost	Actual Cash Value
Coverage C	Actual Cash Value	Actual Cash Value unless Replacement Cost is purchased	Actual Cash Value unless Replacement Cost is purchased	Actual Cash Value
ADDITIONAL COVERAGE INCLUDED WITH THE POLICY FORM				
Debris Removal	Reasonable Cost	Reasonable Cost	Reasonable Cost	Reasonable Cost
Improvements, Alterations and Additions	Up to 10% of Coverage C reduces Coverage C limit	Up to 10% of Coverage C	Up to 10% of Coverage C	Up to 10% of Coverage C reduces Coverage C limit
World-Wide Coverage	Up to 10% of Coverage C reduces Coverage C limit	Up to 10% of Coverage C reduces Coverage C limit	Up to 10% of Coverage C reduces Coverage C limit	Up to 10% of Coverage C reduces Coverage C limit
Reasonable Repairs	Reasonable Cost	Reasonable Cost	Reasonable Cost	Reasonable Cost
Property Removed	Included	Included	Included	Included
Trees, Shrubs and Other Plants	Not Available	5% of Coverage A/\$500 for any one plant	5% of Coverage A/\$500 for any one plant	Not Available
Fire Department Service Charge	\$500	\$500	\$500	\$500
Collapse	Not Available	Included	Included	Not Available
Glass or Safety Glazing Material	Not Available	Included	Included	Not Available
Ordinance or Law	Not Available	Up to 10% of Coverage A	Up to 10% of Coverage A	Not Available

ELIGIBILITY

CRITERIA	DP-1 Program Primary and Secondary Occupancies	DP-2 Package Program Primary and Secondary Occupancies	DP-3 Package Program Primary and Secondary Occupancies	Vacant DP-1 Program Vacant and Renovation Occupancies
Coverage A Minimum/Maximum Limit	\$25,000 Minimum \$250,000 Maximum	\$50,000 Minimum \$300,000 Maximum	\$75,000 Minimum \$300,000 Maximum	\$15,000 Minimum \$300,000 Maximum
Home Year	1850 and Newer	1900 and Newer	1930 and Newer	1850 and Newer
Claims History	Submit for approval if the applicant has 2 or more property losses in the past 36 months or any single fire, theft, liability or flood claim in the past 36 months	Submit for approval if the applicant has 2 or more property losses in the past 36 months or any single fire, theft, liability or flood claim in the past 36 months	Submit for approval if the applicant has 2 or more property losses in the past 36 months or any single fire, theft, liability or flood claim in the past 36 months	Submit for approval if the applicant has 2 or more property losses in the past 36 months or any single fire, theft, liability or flood claim in the past 36 months
Coverage B	Submit for approval if Coverage B is over 30% of Coverage A value	Submit for approval if Coverage B is over 30% of Coverage A value	Submit for approval if Coverage B is over 30% of Coverage A value	Submit for approval if Coverage B is over 30% of Coverage A value
Coverage C	Submit for approval if Coverage C is over 50% of Coverage A value if primary occupancy. Submit for approval if Coverage C is over 20% of coverage A value if secondary occupancies.	Submit for approval if Coverage C is over 50% of Coverage A value if primary occupancy. Submit for approval if Coverage C is over 20% of coverage A value if secondary occupancies.	Submit for approval if Coverage C is over 50% of Coverage A value if primary occupancy. Submit for approval if Coverage C is over 20% of coverage A value if secondary occupancies.	Submit for approval if Coverage C is over 20% of Coverage A value.
Lapse in Coverage	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	Submit for approval if the applicant has been uninsured for more than 30 days immediately prior to the requested effective date
Swimming Pool	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.	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.
Polybutelene Pipes	We allow polybutelene pipes in this program.	We do not allow polybutelene pipes in this program.	We do not allow polybutelene pipes in this program.	We allow polybutelene pipes in this program.
Peeling Paint or Damage	We allow peeling paint or damage to siding, soffits or fascia in this program.	We do not allow any peeling paint or damage to siding, soffits or fascia in this program.	We do not allow any peeling paint or damage to siding, soffits or fascia in this program.	We allow peeling paint or damage to siding, soffits or fascia in this program.

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 does not have any existing structural damage.
3. The dwelling is not in foreclosure.
4. There are no liquid fuel-powered space heaters or any heat reclaiming devices in the dwelling.
5. The dwelling does not have other structures or garages with a wood/coal/pellet burning device.
6. The dwelling does not have knob and tube wiring or electrical services with less than 100 AMP service.
7. The dwelling does not have External Insulation Finish System (EIFS) siding.
8. Explosive or flammable materials are not stored on the premises.
9. The dwelling is not under construction or major renovation.
10. The dwelling is not located next to any burned out or abandoned building(s).
11. Brush clearance is more than 350 feet around the dwelling.
12. The dwelling is not a manufactured home, dome home, log home, straw built home or condominium. (manufactured homes are eligible for Vacant DP-1 program)
13. There is no childcare, homecare, lodging, auto repair and/or chemical processing conducted on the premises.
14. The dwelling has permanently installed water, electricity and sewage utility services. (applicable to DP-2 and DP-3 programs)
15. The dwellings primary source of heat is not a wood/coal/pellet burning device. (applicable to DP-2 and DP-3 programs)

OPTIONAL COVERAGES

Coverage Option	Rates	Description/Program Availability
Personal Property	\$0.30 – Per \$100 of Coverage DP-1 \$0.32 – Per \$100 of Coverage DP-2 \$0.33 – Per \$100 of Coverage DP-3	DP-1, DP-2 and DP-3 programs.
Liability (Personal or Premises)	\$25,000-\$30 Personal Per insured premises \$25,000-\$35 Premises Per insured premises \$50,000-\$45 Personal Per insured premises \$50,000-\$50 Premises Per insured premises \$100,000-\$65 Personal Per insured premises \$100,000-\$70 Premises Per insured premises \$300,000-\$100 Personal Per insured premises \$300,000-\$105 Premises Per insured premises \$500,000-\$135 Personal Per insured premises \$500,000-\$140 Premises Per insured premises	DP-1, DP-2, and DP-3 programs.
Liability Premises	\$25,000-\$36 Premises Per insured premises \$50,000-\$48 Premises Per insured premises \$100,000-\$68 Premises Per insured premises \$300,000-\$100 Premises Per insured premises \$500,000-\$132 Premises Per insured premises	Vacant DP-1 program.
Medical Payments to Others	\$500 – Included if liability is purchased \$1,000 - \$5 Per insured premises \$2,500 - \$10 Per insured premises \$5,000 - \$20 Per insured premises	DP-1, DP-2, and DP-3
Medical Payments to Others (Vacant DP-1)	\$500 – Included if liability is purchased \$1,000 - \$8 Per insured premises \$2,500 - \$12 Per insured premises \$5,000 - \$20 Per insured premises	Vacant DP-1 program.
Personal Property Replacement Cost	\$0.20 per \$100 of coverage	DP-2 and DP-3 programs.
Residential Burglary	\$3.00 Per \$100 of coverage	DP-1 program. Available for primary occupancy only.
Limited Theft	\$3.50 Per \$100 of coverage	DP-1, DP-2 and DP-3 programs. Available for primary occupancy only.
Radio & TV Antennas, Signs & Awnings Coverage	\$3.00 Per \$100 of coverage	DP-1, DP-2 and DP-3 programs.
Vandalism & Malicious Mischief	\$0.07 per \$100 of Coverage A	DP-1 program.
Earthquake – 10% (\$1,000 Minimum Deductible)	\$0.10 per \$100 of Coverage A	DP-1, DP-2 and DP-3 programs.
Ordinance or Law Coverage	10% Surcharge to Base Premium	DP-1, DP-2 and DP-3 programs.
Water Back Up and Sump Discharge or Overflow Coverage	\$40 Flat Fee	DP-1, DP-2 and DP-3 programs.

DEDUCTIBLE OPTIONS

Deductible Option	Rates	Program Availability
\$250 All Perils	\$25 Surcharge - Territory A, B	DP-1, DP-2, DP-3 and Vacant DP-1
\$250 AOP/\$1,000 Named Storm	\$10 Surcharge - Territory C	DP-1, DP-2, DP-3 and Vacant DP-1
\$250 AOP/\$2,500 Named Storm	\$20 Surcharge - Territory D	DP-1, DP-2, DP-3 and Vacant DP-1
\$500 All Perils	Included - Territory A,B	DP-1, DP-2, DP-3 and Vacant DP-1
\$500 AOP/\$1,000 Named Storm	Included - Territory C	DP-1, DP-2, DP-3 and Vacant DP-1
\$500 AOP/\$2,500 Named Storm	Included - Territory D	DP-1, DP-2, DP-3 and Vacant DP-1
\$1,000 All Perils	\$40 Discount - Territory A,B \$20 Discount - Territory C	DP-1, DP-2, DP-3 and Vacant DP-1
\$1,000 AOP/\$2,500 Named Storm	\$40 Discount - Territory D	DP-1, DP-2, DP-3 and Vacant DP-1
\$2,500 All Perils	\$75 Discount - All Territories	DP-1, DP-2, DP-3 and Vacant DP-1
\$5,000 All Perils	\$100 Discount - All Territories	DP-1, DP-2, DP-3 and Vacant DP-1

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 dwelling are required.
2. Photos are required 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.

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.

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

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

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 4096
Scottsdale, AZ 85261

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.