

Insurance for your Vacant Dwelling



Features/Advantages:

- **Policy Terms:** Policies are written on a 12-month term and renewal offers are automatically sent. Policies are cancelled on a pro-rata basis with a low minimum earned premium.
- **Property Types:** Available for one to four family vacant dwellings and vacant manufactured homes.
- **Billing and Policy Information are Available On-Line:** Your policy information is at your fingertips when you visit www.myaricpolicy.com. Log into the site to manage payments, see payment history and view policy documents.
- **Prompt Claims Service:** You may report a claim day or night by calling our toll-free Claims hotline number 1-800-245-1505 or e-mailing us at claims.first.notice@americanreliable.com. It is our commitment to provide you with the best possible service.

**American Reliable**
Insurance Company®

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Vacant Dwelling Insurance

DP-1 Coverage Form:

This form offers named peril coverage, which means it provides coverage for specific perils named in the policy, subject to policy exclusions and conditions.

Additional coverages in your policy may include:

- **Vandalism and Malicious Mischief:** Provides coverage for losses to the dwelling caused by vandalism.
- **Dwelling Actual Cash Value:** Covered losses are settled at the actual cash value at the time of the loss, but not more than the amount required to repair or replace the damaged property. Depreciation is taken into account. (DP-1 form)
- **Debris Removal:** Provides coverage for the cost of removing debris caused by a covered peril.
- **World-wide Coverage:** Up to 10% of your Coverage C limit for a loss by a covered peril is available to personal property anywhere in the world.
- **Fire Department Service Charge:** Provides coverage for fire department charges if a fire department must be called due to a fire in or endangering your home.

We offer a wide array of optional coverages including:

- **Other Structures:** Provides coverage for other structures on the insured premises set apart from the dwelling.
- **Personal Property:** Provides coverage for your personal property while it is on the insured premises.
- **Premises Liability:** Provides protection for accidents that happen to someone else for which you are legally liable for on the insured premises.
- **Medical Payments to Others:** Pays medical expenses from accidents resulting in bodily injury to someone else.

This brochure is for informational purposes only. All statements are subject to the provisions, exclusions, and conditions of the applicable policy. Coverage is subject to limits of coverage purchased and/or sublimits as provided in the policy provisions. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.