

Insurance for your Dwelling



Features/Advantages:

- **Available to Multiple Occupancies:** Policies may be written for Primary, Seasonal/ Secondary, Rental or Vacant Occupancies.
- **Multiple Policy Form Options:** We have flexible dwelling insurance options as we offer a DP-1, DP-2 and DP-3 coverage form.
- **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®

www.americanreliable.com

Dwelling Insurance

DP-3 Coverage Form:

This form offers comprehensive coverage, which means it covers most direct, sudden and accidental physical losses that are not specifically excluded.

DP-1 and DP-2 Coverage Form:

These forms offer named peril coverage, which means they covers specific perils named in the policy, subject to policy exclusions and conditions.

Additional coverages in your policy may include:

- **Other Structures:** Up to 10% of Coverage A is available.
- **Fair Rental Value:** Helps with loss of rent when tenants can't live in your dwelling due to damage or destruction from a covered loss.
- **Dwelling Replacement Cost:** Covered losses are settled at the cost to repair or replace, without deduction for depreciation. (DP-2 and DP-3 forms)
- **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:** Pays 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:** Pays for fire department charges if a fire department must be called due to a fire in or endangering your home.

We also offer a wide array of optional coverages including:

- **Personal Liability:** Provides protection for accidents that happen to someone else for which you are legally liable for on or off 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.
- **Additional Living Expense:** Helps with expenses when you can't live in your home due to damage or destruction from a covered loss.

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.