



ASSURANT

Specialty
Property

i·Reli[®]

EFFECTIVE: 06/01/12 NEW
07/01/12 RENEWAL

American Reliable Insurance Company

Virginia Manufactured Home Program

THE
COLONIAL
GROUP, Inc.

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

ELIGIBILITY AND INCLUDED COVERAGES

ELIGIBILITY AND INCLUDED COVERAGES	SPECIAL PROGRAM	SPECIAL BY-LINE PROGRAM	ALL PURPOSE PROGRAM
Coverage A Minimum/Maximum Limit	\$1,000 Minimum \$175,000 Maximum	\$1,000 Minimum \$175,000 Maximum	\$5,000 Minimum \$175,000 Maximum
Occupancy	Primary or Secondary	Primary or Secondary	Rental/Light Commercial
Home Year	1960 and Newer	1950 and Newer	1950 and Newer
Claims History	Submit for approval if the applicant has had 2 or more property losses in the past 36 months or any single fire, theft, liability, or flood loss in the past 36 months	Submit for approval if the applicant has had 2 or more property losses in the past 36 months or any single fire, theft, liability, or flood loss in the past 36 months	Submit for approval if the applicant has had 2 or more property losses in the past 36 months or any single fire, theft, liability, or flood loss in the past 36 months
Other Structures	10% of Coverage A Limit is Included	Optional	Optional
Personal Property	40% of Coverage A Limit is Included	Optional	Optional
Liability/Medical Payments	\$50,000/\$500 is Included	Optional	Optional
Additional Living Expense	10% of Coverage A Limit is included	10% of Coverage A Limit is included	Not Available
Comprehensive Manufactured Home and Other Structures Coverage	Included	Included	Optional
Comprehensive Personal Property Coverage	Included	Included	Not Available
Loss Settlement	Actual Cash Value on Coverage A, B, & C unless Replacement Cost is purchased	Actual Cash Value on Coverage A, B, & C unless Replacement Cost is purchased	Actual Cash Value on Coverage A, B, & C
Earthquake	Included	Included	Included

OPTIONAL COVERAGES

OPTIONAL COVERAGES	SPECIAL PROGRAM	SPECIAL BY-LINE PROGRAM	ALL PURPOSE PROGRAM
Manufactured Home Replacement Cost	Optional on homes 15 years of age or newer	Optional on homes 15 years of age or newer	Not Available
Manufactured Home Full Repair Cost	Optional on homes 25 years of age or newer	Optional on homes 25 years of age or newer	Not Available
Personal Property Replacement Cost	Optional	Optional	Not Available
Additional Premises Liability	Optional (Primary risks only)	Optional (Primary risks only)	Not Available
Scheduled Personal Property	Optional (Primary risks only)	Optional (Primary risks only)	Not Available
Golf Cart	Optional	Optional	Not Available
Increased Radio and TV Antenna	Optional	Optional	Optional (Rental risks only)
Flood	Optional	Optional	Optional
Increased Fire Department Service Charge	Optional	Optional	Optional
Occasional Rental	Optional	Not Available	Not Available
Enhancement	Optional	Not Available	Not Available
Builders Risk	Optional	Optional	Optional
Ordinance or Law	Optional	Optional	Optional

DISCOUNTS AND SURCHARGES

OPTIONAL COVERAGES	SPECIAL PROGRAM	SPECIAL BY-LINE PROGRAM	ALL PURPOSE PROGRAM
Deductible Discount	Optional	Optional	Not Available
Claim Free Transfer Discount	Optional	Optional	Optional
Supplemental Heating Surcharge	Optional	Optional	Optional
Deductible Surcharge	Optional	Optional	Not Available

TERRITORIES

TERRITORY A

Counties of:

Albemarle	Botetourt	Culpeper	Goochland	Loudoun	Patrick	Rockingham
Alleghany	Brunswick	Cumberland	Grayson	Louisa	Pittsylvania	Shenandoah
Amelia	Buckingham	Dinwiddie	Greene	Lunenburg	Powhatan	Smyth
Amherst	Campbell	Fairfax	Greensville	Madison	Prince Edward	Spotsylvania
Appomattox	Caroline	Fauquier	Halifax	Mecklenburg	Prince William	Stafford
Arlington	Carroll	Floyd	Hanover	Montgomery	Pulaski	Tazewell
Augusta	Charlotte	Fluvanna	Henrico	Nelson	Rappahannock	Warren
Bath	Chesterfield	Franklin	Henry	Nottoway	Roanoke	Washington
Bedford	Clarke	Frederick	Highland	Orange	Rockbridge	Wythe
Bland	Craig	Giles	King George	Page		

Including the Independent City Zip Codes of:

20108	22333	23218	23279	24005	24032	24203
20110	22334	23219	23282	24006	24033	24205
20111	22401	23220	23284	24007	24034	24209
20113	22402	23221	23285	24008	24035	24333
22030	22404	23222	23286	24009	24036	24401
22031	22601	23223	23289	24010	24037	24402
22032	22604	23224	23290	24011	24038	24416
22038	22801	23225	23291	24012	24040	24426
22040	22802	23226	23292	24013	24042	24450
22042	22803	23227	23293	24014	24043	24501
22044	22807	23230	23295	24015	24112	24502
22046	22901	23231	23298	24016	24113	24503
22206	22902	23232	23801	24017	24114	24504
22301	22903	23234	23803	24018	24115	24505
22302	22904	23235	23804	24019	24141	24506
22304	22905	23241	23805	24022	24142	24513
22305	22906	23249	23806	24024	24143	24514
22311	22907	23260	23834	24025	24153	24515
22312	22908	23261	23847	24026	24155	24540
22313	22910	23269	23860	24027	24157	24541
22314	22952	23273	24001	24028	24201	24543
22320	22980	23274	24002	24029	24202	24551
22331	23002	23276	24003	24030		
22332	23173	23278	24004	24031		

TERRITORY B

Counties of:

Buchanan	Dickenson	Lee	Russell	Scott	Wise
----------	-----------	-----	---------	-------	------

Including Zip Codes of:

24273

TERRITORY C

Counties of:

Charles City	James City	Lancaster	New Kent	Richmond	Sussex
Essex	King and Queen	Mathews	Northumberland	Southampton	Westmoreland
Gloucester	King William	Middlesex	Prince George	Surry	York
Isle of Wight					

Including the Independent City Zip Codes of:

23185	23602	23607	23630	23664	23669
23186	23603	23608	23651	23665	23670
23187	23604	23609	23661	23666	23681
23188	23605	23612	23662	23667	23851
23601	23606	23628	23663	23668	

TERRITORIES (continued)

TERRITORY D

Counties of:

Accomack Northampton

Including the Independent City Zip Codes of:

23320	23435	23457	23479	23511	23529
23321	23436	23458	23501	23512	23541
23322	23437	23459	23502	23513	23551
23323	23438	23460	23503	23514	23701
23324	23439	23461	23504	23515	23702
23325	23450	23462	23505	23517	23703
23326	23451	23463	23506	23518	23704
23327	23452	23464	23507	23519	23705
23328	23453	23465	23508	23520	23707
23432	23454	23466	23509	23521	23708
23433	23455	23467	23510	23523	23709
23434	23456	23471			

When a new zip code is created, it will be assigned it's territory based upon its geographical location within the current territorial alignment. In the event that the geographical location of the new zip code overlaps more than one territory, its territory will be based upon which territory has the greatest geographic portion of the zip code.

If a zip code is omitted from the Territory Definitions for any reason other than a new zip code, it will be assigned its territory by placing it in the territory with a contiguous zip code identified in the Territory Definitions.

QUALIFICATIONS

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 home has permanently installed water, electricity and sewage utility services.
3. The home has not been salvaged or has any existing structural damage.
4. The home is not vacant or under construction/major renovation.
5. The home is not in foreclosure.
6. There are no liquid fuel-powered space heaters or any heat reclaiming devices in the home.
7. The home's primary source of heat is not a wood/coal/pellet burning device.
8. The home does not have other structures or garages with a wood/coal/pellet burning device.
9. The home does not have polybutelene pipes.
10. Explosive or flammable materials are not stored on the premises.
11. Brush clearance is more than 350 feet around the home.
12. There is no childcare, homecare, lodging, auto repair and/or chemical processing conducted on the premises.
13. The applicant (or tenant if tenant occupied) does not own, keep or shelter any animal with a previous bite history or any non-domestic animals.

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.

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.

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 home are required on homes built prior to 1976.
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.
4. Photos are required if the risk consists of 2 manufactured homes joined together.

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.
2. Current receipts or appraisals are required on all Scheduled Personal Property items. The receipts or appraisals must be dated within the last 12 months.

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 and Personal Checks are the 2 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 name 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.

Personal Check

Send all personal checks to the lock box address closest to the billing address. A \$15.00 return check fee will be assessed for each check returned by the bank.

Lock box #1: Assurant Specialty Property
PO BOX 905238
Charlotte, NC 28290-5238

Lock box #2: Assurant Specialty Property
PO BOX 100126
Pasadena, CA 911989-0126

Please make sure that the policy number is printed on the check. 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: 146000490 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

8655 E. Via De Ventura, Suite E200
Scottsdale, AZ 85258
T 480.483.8666 F 480.483.0238
www.assurantspecialtyproperty.com

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.