

## American Reliable Insurance Company

## All Purpose Manufactured Home Program

The American Reliable All Purpose Manufactured Home program is designed for homes owned as rental homes or for light commercial use. A rental home is one that is owned by the insured but occupied by others for residential purposes. A manufactured home used for light commercial use is one used for limited office or professional purposes.

## Included Coverages:

- Other Structures - 10% of Coverage A
- Builders Risk

## Rate Features:

- Discount for insureds age 50 and older
- Flood coverage may be added for \$50
- The applicant may add Replacement Cost or Full Repair Cost for a low premium
- Comprehensive coverage is included for the Manufactured Home, Other Structures, and Personal Property

## Underwriting Features:

- Available for rental and commercial manufactured homes
- Available for manufactured homes built in 1950 and newer
- All protection classes qualify
- The minimum Coverage A value is \$5,000 and the maximum Coverage A value is \$175,000
- Up to 20 units can be scheduled on an application and up to 10 on a quote

## Billing Features:

- Each policy includes a \$50 minimum earned premium.

## All Purpose Manufactured Home Policy Examples:

- 1975, Rental Occupancy, PC 7, \$86,000 Coverage A, \$100,000 Liability, \$500 Deductible: **\$1,986**
- 2009, Rental Occupancy, PC 5, \$77,000 Coverage A, \$50,000 Liability, \$500 Deductible: **\$1,993**
- 1984, Rental Occupancy, PC 4, \$63,000 Coverage A, \$300,000 Liability, \$500 Deductible: **\$1,874**
- 2000, Commercial Occupancy, PC 4, \$58,000 Coverage A, \$1,000 Deductible: **\$1,467**
- 1979, Rental Occupancy, PC 8, \$37,000 Coverage A, \$50,000 Liability, \$500 Deductible: **\$1,046**
- 2004, Rental Occupancy, PC 3, \$31,000 Coverage A, \$100,000 Liability, \$2,500 Deductible: **\$645**
- 1999, Rental Occupancy, PC 5, \$25,000 Coverage A, \$300,000 Liability, \$500 Deductible: **\$744**
- 1983, Rental Occupancy, PC 10, \$20,700 Coverage A, \$25,000 Liability, \$1,000 Deductible: **\$427**
- 1989, Rental Occupancy, PC 9, \$20,000 Coverage A, \$300,000 Liability, \$1,000 Deductible: **\$531**
- 1985, Rental Occupancy, PC 8, \$16,000 Coverage A, \$100,000 Liability, \$1,000 Deductibles: **\$405**
- 1997, Rental Occupancy, PC 9, \$14,000 Coverage A, \$25,000 Liability, \$1,000 Deductible: **\$354**
- 1991, Rental Occupancy, PC 10, \$9,000 Coverage A, \$100,000 Liability, \$500 Deductible: **\$214**
- 2 Location Rental Occupancy, \$300,000 Liability, \$1,000 Deductible: **\$908**
- 2 Location Rental Occupancy, \$100,000 Liability, \$500 Deductible: **\$1,525**
- 3 Location Rental Occupancy, \$300,000 Liability, \$1,000 Deductible: **\$2,479**

The examples on this page are actual quotes and/or new business policies. The examples do not list all coverages included in the policy.