

## American Reliable Insurance Company

## Special Manufactured Home Program

*(Primary and Secondary/Seasonal Occupancy)*

The American Reliable Preferred Manufactured Home program offers a variety of coverages and limits. The Special Program is a packaged program designed for homes of most ages and limits. This program is available for manufactured homes built in 1960 or later with a value greater than \$5,000. Some losses in the past 60 months may be acceptable. Additionally, manufactured homes should be in good repair and upkeep. Homes that are vacant, under construction or under major renovation.

## Included Package Coverages:

- Other Structures - 10% of Coverage A
- Personal Property - 30% of Coverage A
- Additional Living Expense - 10% of Coverage A
- Liability Coverage - \$50,000
- Medical Payments Coverage - \$500
- Builders Risk
- Ordinance or Law
- \$1,000 Identity Fraud Expense
- Enhancement
  - Increased Special Limits of Liability for Coverage C
  - Increased limits and added Additional Coverages Included
  - Additional 10% Additional Living Expense Coverage

## Rate Features:

- Discount is available for insureds aged 50+
- Discount is available for applicants that transfer from another company and provide proof of prior 36 months insurance
- Flood and Earthquake are optional coverages

## Underwriting Features:

- All protection classes qualify
- Available to homes where the year built is 1960 and newer
- Liability coverage is available to all dwellings with dogs that do not have a bite history. However, a Specific Breed Animal Exclusion is attached to all policies.
- Liability coverage is available for homes with trampolines. A Trampoline Exclusion is attached to all policies

## Special Manufactured Home Policy Examples:

- 1999 Primary Occupancy Package, \$130,000 Coverage A, PC 3, \$300,000 Liability, \$1,000 Deductible: **\$2,671**
- 2003 Secondary Occupancy Package, \$110,000 Coverage A, PC 5, \$50,000 Liability, \$500 Deductible: **\$3,009**
- 2001 Primary Occupancy Package, \$103,000 Coverage A, PC 9, \$100,000 Liability, \$1,000 Deductible: **\$3,098**
- 1999 Primary Occupancy Package, \$96,500 Coverage A, PC 2 \$100,000 Liability, \$500 Deductible: **\$2,748**
- 1998 Primary Occupancy Package, \$85,000 Coverage A, PC 4, \$50,000 Liability, \$1,000 Deductible: **\$1,981**
- 1991 Secondary Occupancy Package, \$78,000 Coverage A, PC 8, \$50,000 Liability, \$500 Deductible: **\$2,728**
- 2007 Primary Occupancy Package, \$72,000 Coverage A, PC 8, \$300,000 Liability, \$500 Deductible: **\$1,831**
- 2009 Primary Occupancy Package, \$62,400 Coverage A, PC 5, \$100,000 Liability, \$500 Deductible: **\$1,261**
- 1990 Primary Occupancy Package, \$52,000 Coverage A, PC 6, \$50,000 Liability, \$500 Deductible: **\$1,679**
- 1981 Primary Occupancy Package, \$49,300 Coverage A, PC 3, \$50,000 Liability, \$1,000 Deductible: **\$1,489**
- 1992 Primary Occupancy Package, \$40,000 Coverage A, PC 10, \$100,000 Liability, \$500 Deductible: **\$1,427**
- 1979 Secondary Occupancy Package, \$36,600 Coverage A, PC 8, \$100,000 Liability, \$500 Deductible: **\$875**
- 1996 Primary Occupancy Package, \$27,500 Coverage A, PC 4, \$300,000 Liability, \$500 Deductible: **\$1,080**
- 1990 Primary Occupancy Package, \$20,800 Coverage A, PC 9, \$50,000 Liability, \$500 Deductible: **\$903**
- 1995 Primary Occupancy Package, \$18,000 Coverage A, PC 6, \$100,000 Liability, \$500 Deductible: **\$916**

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