### **United National Insurance Company**



# Alabama Homeowners

## Program Bulletin

Effective: 12/01/2016 New 12/01/2016 Renewal

#### Introducing Our New Homeowners Program!

We use the ISO HO 00 03 Special Form for our HO-3 Program. Replacement Cost is included for homes built in or after1950. Homes built prior to 1950 will have a modified functional replacement cost or actual cash value loss settlement.

#### Homeowners Program Advantages

- 2% Inflation Guard for Coverage A and B is included on all policies with a Replacement Cost or Modified Functional Replacement Cost Loss Settlement.
- Coverage A limits up to \$350,000 are available.
- We offer a Loss of Use limit at 20% of Coverage A.
- Personal Liability can be increased up to \$500,000.
- We are using the 05 11 editions of the ISO HO-3 Special Coverage form.
- We offer Equipment Breakdown and Service Line as optional coverages.

#### i-Reli System Benefits

- An app summary button is available on the summary screen which will provide a PDF copy of the information entered in the application screens.
- Replacement Cost Estimator is available as an optional feature during the iReli Quick Quote process.
- We offer multiple payment plans, including a monthly recurring payment plan.
- Convenient insured portal at <u>www.MyARICPolicy.com</u> allows policyholders to manage payments and view/print invoices and policy documents.

If you have any questions regarding these changes, or to request more program materials, please contact your General Agent.

Rose Larsen

Director, Product Development

