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United National Insurance Company

i·Reli[®]

*Alabama Homeowners
Program Manual*

Effective:

12/01/2016 New

12/01/2016 Renewal

**American Reliable**
Insurance Company[®]
www.aricireli.com

U6019M1116

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 your General Agent for assistance.

i-Reli also provides the following benefits to users:

- 24/7 policy accessibility
- Quotes are saved for 90 days
- Quotes can be converted to applications with one click
- Access to policy history and claim history
- Real time billing information
- Ability to quote endorsements
- Bind coverage and post payments on-line
- Application Summary provides PDF of completed applications for agent or insured records

Regularly monitor your message queue when submitting pending applications, endorsements and cancellations as further information may be requested by your underwriter in order to ensure timely processing for policyholders.

In addition, the advance inclusion of any information pertinent to the transaction should be entered in the Notepad to facilitate the approval of submitted transactions.

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.

Occupancy Definitions

Primary: A home that is a primary residence occupied by one family. The home is considered the applicant's legal residence for purposes of filing income tax.

Secondary: A home that is not the primary residence of the applicant, but one that is used on an intermittent basis by the applicant or the applicant's immediate family members.

Third Party Reports

Third Party reports are run on all policies.

Some of these reports may include CLUE (loss report), PLS (Property Loss Score/Insurance Score), Address Validation, Fireline (brush fire zones), Protection Class Validation and Replacement Cost Estimators.

Inspections will be run on all new business risks over 20 years old.

Follow Up Items

The following items will require the agent/broker to submit items to the General Agent upon binding of an application.

Photos: Photos are required on all supplemental heating devices that are not professionally installed.

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

Eligibility Agreements

The Applicant Must Agree to the Following Statements to Be Eligible for Coverage:

- The applicant has not been convicted of arson or insurance fraud.
- The home does not have any existing damage.
- The home is not in foreclosure.
- There are no liquid fuel-powered space heaters or any heat reclaiming devices in the home.
- The home does not have other structures or garages with a wood/coal/pellet burning device.
- The home does not have knob and tube wiring or electrical services with less than 100 AMP service.
- The home does not have External Insulation Finish System (EIFS) siding.
- Explosive or flammable materials are not stored on the premises.
- The home is not vacant or under construction/ major renovation.
- The home is not located next to any burned out or abandoned building(s).
- Brush clearance is more than 100 feet around the home.
- The home is not a mobile home, dome home, log home, straw built home or condominium.
- There is no childcare, homecare, auto repair and/or chemical processing conducted on the premises.
- The home has permanently installed water, electricity and sewage utility services.
- The home's primary source of heat is not a wood/coal/pellet burning device.

Eligibility and Underwriting Guidelines

	HO-3 Program
Occupancies	Primary and Secondary
Coverage A Minimum/Maximum Limit	\$50,000 Minimum \$350,000 Maximum
Minimum Written Premium	\$100 Written per unit/ \$50 Earned
Home Year	1900 and Newer
Coverage A Loss Settlement Options	Replacement Cost is included if the home is 1950 or newer. Modified Functional Replacement Cost and Actual Cash Value are optional.

Submit Guidelines

- Claims History:** Submit for approval if the applicant has 2 or more property losses in the past 60 months or any single fire, theft, liability or flood claim in the past 60 months.
- Coverage B:** Submit for approval if Coverage B is over 30% of Coverage A value.
- Coverage C:** Submit for approval if Coverage C is over 50% of Coverage A value.
- Polybutelene Pipes:** We do not allow polybutelene pipes.
- Lapse in Coverage:** Submit for approval if the applicant has been uninsured for more than 30 days immediately prior to the requested effective date.
- Swimming Pool:** If the premises has a swimming pool or spa that does not have a four-foot fence with a self-latching gate, motorized pool cover, or other comparable safety device that is securely fastened to the perimeter of the pool/spa, then a swimming pool liability exclusion must be added to the policy at issuance.

Advantages of our Homeowners Program

Increase in Insurance:	2% Inflation Guard for Coverage A and B is included on all HO-3 program policies with a Replacement Cost or Modified Functional Replacement Cost Loss Settlement.
Coverage A Limits:	Coverage A limits up to \$350,000 available in the HO-3 program.
Included Coverage:	We offer a Loss of Use limit at 20% of Coverage A in our HO-3 program.
ISO Forms:	We are using the 05 11 editions of the ISO HO-3 Special Coverage form.
Payment Options:	Convenient insured portal at www.MyARICPolicy.com allows policyholders to manage payments and view/print invoices and policy documents.

Coverages Featured in the Policy Form

	HO-3 Program
Other Structures: 10% Coverage A +Option to Increase Limits	•
Personal Property: 50% Coverage A +Option to Increase Limits	•
Liability/Medical Payments: \$100,000/\$1,000 for the HO-3 program +Option to Purchase Increased Limits	•
Loss of Use: 20% of Coverage A +Option to Increase Limits	•
Debris Removal: \$1,000 Maximum, \$500 per tree	•
Reasonable Repairs: To protect property from further damage	•
Property Removed	•
Damage to Property of Others: \$1,000 Limit per occurrence	•
Trees, Shrubs, and Other Plants: 5% Coverage A Maximum, \$500 per tree, shrub or plant	•
Fire Department Service Charge: \$500 Limit	•
Glass or Safety Glazing Material	•
Loss Assessment: \$1,000 Limit	•
Collapse	•
Ordinance or Law: 10% of Coverage A	•
Grave Markers: \$5,000 Limit	•
Landlord's Furnishings: \$2,500 Limit	•
First Aid Expenses	•
Credit Card, Fund Transfer Card, Forgery, and Counterfeit Money: \$500 Limit	•
Claim Expenses: Expenses and up to \$250 Loss of earnings per day	•

Optional Coverages

Coverages	Rate	HO-3 Program
Personal Liability	\$100,000 Limit	Included
	\$300,000 Limit	\$20
	\$500,000 Limit	\$30
Medical Payments to Others	\$1,000 Limit	Included
	\$2,500 Limit	\$5
	\$5,000 Limit	\$10
Additional Premises Liability (Secondary) +Primary risks only	\$100,000 Limit	\$15
	\$300,000 Limit	\$20
	\$500,000 Limit	\$25
Additional Premises Liability (Rented to Others) +Primary risks only	\$100,000 Limit	\$25
	\$300,000 Limit	\$30
	\$500,000 Limit	\$35
Personal Property Replacement Cost	Per \$100 of coverage	\$0.10
Scheduled Personal Property	Per \$100 of coverage	\$1.00
Identity Fraud Expense	\$15,000 Limit	\$25
Water Back Up and Sump Overflow	\$5,000 Limit	\$50
Earthquake - 10% (\$1,000 Minimum) Deductible	Per \$100 of Coverage A	\$0.10
Specified Additional Amount of Insurance for Coverage A	20% Extension	\$30
Equipment Breakdown	\$100,000	\$23
Service Line	\$10,000	\$15

Deductible Options

	HO-3 Program	
	Territories A-F	Territory G
\$500 All Perils	Base	Not Available
\$500 All Other Perils/ 2% (\$500 Minimum)Wind/Hail	Not Available	Base
\$1,000 All Perils	0.90	Not Available
\$1,000 All Other Perils/ 2% (\$1,000 Minimum)Wind/Hail	Not Available	0.90
\$2,500 All Perils	0.80	Not Available
\$2,500 All Other Perils/ 2% (\$2,500 Minimum)Wind/Hail	Not Available	0.80
\$5,000 All Perils	0.70	Not Available
\$5,000 All Other Perils/ 2% (\$5,000 Minimum)Wind/Hail	Not Available	0.70

Billing

Payment Plans Available

If the policyholder desires to pay their premium on an installment basis, we will allow a 2-payment, 4-payment, 8-payment, or monthly recurring payment (monthly EFT) option to be selected. Each installment (not applicable to the down payment) will include a \$6 service charge. Each monthly recurring payment installment (not applicable to the down payment) will include a \$3 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.
- Monthly Recurring Payment Plan: 16.7% down payment is required, plus the policy fee with the other payments due on a regularly scheduled monthly basis.

Payment Types Accepted

- Credit Cards (Visa and Mastercard), Electronic Fund Transfers (EFT), eChecks, and Business Checks and Money Orders are accepted.
- Business Checks (Lienholders/Mortgagees Checks) and Money Orders should be sent to the following address:

American Reliable Insurance Company PO Box 6046 Scottsdale, AZ 85261-6046	<i>Please make sure that the policy number is printed on the business check or money order. This will ensure that payments are applied properly if the check becomes separated from the envelope.</i>
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Credit Card or eCheck Payment Options

- MyARICPolicy.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 named insured mailing address zip code. The website address is: www.MyARICPolicy.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.

Check Payment Status

- 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.

Monthly Recurring Payments (Monthly EFT) Registration

- Over the Phone: Registration can be performed over the phone with our Customer Service team at 800-535-1333 (follow prompts). This will be done over a recorded line with the account holder providing the authorization for the recurring payment from their bank account.
- Mail in Form: A hard copy form can be filled out and returned to American Reliable Insurance Company per the instructions on the form. The mail in form is available during the i-Reli new application process and will also be available on the i-Reli home page under the "News" category.



Your On-line Policy Issuance System

www.aricireli.com

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MyARICPolicy.com!

Policyholders can utilize our insurance portal at www.MyARICPolicy.com to access and manage their policies.

The portal allows your clients the ability to:

- Make a Payment and View Payment History
- Manage Future Payments / Invoice Schedules
- View & Print Policy Documents and Invoices
- Create a Unique User Name and Password
- Link multiple Policies under one User

Contact Us

For iReli Technical Support:

iReli Customer Support Line: 800-535-1333, ext 670.

Policyholders or Agents may call:

To Make a Payment or speak to a Customer Service Representative

Call: 800-535-1333.

To Report a Claim

Call or fax us directly to report a claim.

Call: 1-800-245-1505 Fax: 1-800-224-4170

Normal business hours are from 7:00 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.