

**AMERICAN RELIABLE HO-3, DP-3, MH, DP-1
HO-3, HO-4, HO-6 Program Highlights**

HO-3 Homeowners

- Coverage A \$75,000 - \$750,000
- 125% Replacement Cost
- Liability limits up to \$500,000
- 350 ft allowed from brush
- Write up to 5 acres
- Animal Liability Exclusion for Unacceptable breed of dogs and animals
- Protection Class 1-10
- Age of roof 15 yrs or newer, unless tile
- Up to 60 days lapse in coverage
- Forested areas are unacceptable
- Allow up to 2 unrelated water losses under \$10,000
- Allow 1 theft, burglary, vandalism, robbery \$10,000 & less for each loss
- 1 liability loss \$50,000 & less
- 75 year and newer – home eligibility

DP-3 Dwelling Fire

- Coverage A \$15,000 - \$700,000
- 1 – 4 units allowed
- Personal Property limit – owner occupied 50% of Cov. A; tenant occupied \$15,000
- Liability limits up to \$500,000
- 350 ft allowed from brush
- Write up to 5 acres
- Animal Liability Exclusion for Unacceptable breed of dogs and animals
- Protection Class 1-10
- Allow up to 2 unrelated water losses under \$10,000
- Allow 1 theft, burglary, vandalism, robbery \$10,000 & less for each loss
- 1 liability loss \$50,000 & less
- 91 years and newer – home eligibility
- Risks that can be written without Liability Coverage:
 - Name Insured is a Corporation
 - Jacuzzi or swimming pool without 4 foot fence & self locking gate and slide and diving board
 - Trampoline on the premises
 - Bars on windows without quick release
 - Any unacceptable breed of dog

Mobile Home

- Preferred Park – has at least 51 spaces; full time manager, completely fenced with paved roads, skirting required.
- Write Primary, Secondary/Seasonal, Rental
- Protection Class 1-10
- Write mobile homes on private land
- \$200,000 Coverage A maximum in Preferred park
- \$25,000 or 75% of the mobile home value, whichever is greater.
- Unattached structures 60% of mobile home value or \$25,000 max
- Up to \$500,000 liability

- 2 unrelated water losses \$3,000 or less
- 1 theft, burglary, vandalism, robbery \$10,000 & less for each loss
- 1 liability loss \$50,000 & less
- Builder's Risk endorsement – provide physical damage coverage to the insured Mobile home from the time it is delivered to the residence location until the time the insured occupies the Mobile home.

HO-4 Renters

- \$5,000 - \$125,000 Coverage C limit
- No more than 3 losses
- Claim free (1 yr) = 10%; (3 or more yrs) = 20%
- Secured Complex credit – 5% - Main door entrance access by key lock or buzzer.
- \$25,000 - \$300,000 Liability coverage
- 20% loss of Use coverage

HO-6 Condo

- Primary, Seasonal/Secondary, Rental condominiums acceptable
- \$5,000 - \$150,000 Coverage C limit
- No more than 3 losses
- Claim free (1 yr) = 10%; (3 or more yrs) = 20%
- Secured Complex credit – 5% - Main door entrance access by key lock or buzzer.
- \$25,000 - \$300,000 Liability coverage

Travel Trailer

- Travel trailer, camping trailer, fifth wheel, truck mounted
- Regular (\$2.50 per \$100) / Stationary (\$2.00 per \$100)
- Regular package includes: Comp/Coll on trailer, Fire Dept Service, Towing & Labor, Emergency Vacation Expense, and First Aid Expense.
- Stationary – all coverages as Regular, and Burglary Coverage on Personal Effects and Additional Living Expense.
- Must be owned by individual

Watercraft

- Eligible: Watercraft no more than 32 feet length; Inboard, outboard, and Inboard/outboard (up to 65 mph) and Bass Boats (up to 80 mph); Sailboats; Houseboats & Pontoon Boats; Jet Boats greater than 16 feet; windsurfers, Kayaks, Rowboats, Canoes; inflatable rafts.
- Boat trailer & Personal effects coverage maximum \$10,000
- 30 years and newer acceptable
- No more than 3 losses in last 3 years
- Watercraft with speeds over 65, unless bass boat (80 mph)
- Boating Safety/license discounts available

DP-1 vacant

- Admitted program
- \$15,000 - \$600,000 Dwelling Value
- One to four family dwellings which are vacant or unoccupied.
- Annual term policy w/ a \$35 minimum Earned premium
- \$1,000, \$2,500 deductible options

Application must be mailed within 10 days of the effective date.
 Risks must be bound thru www.cabrillogen.com, American Reliable icon.
 Contact Underwriter, Judy Wiegand @1.800.681.2045, ext. 274