

American Reliable Insurance Company

A Stock Insurance Company

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A.M. Best Rated A-, Excellent

NEW BUSINESS EFFECTIVE: 12/01/06
RENEWAL BUSINESS EFFECTIVE: 01/01/07



ARIZONA MOBILE HOME PROGRAMS UNDERWRITING RULES AND RATE GUIDE

**King**
Support Systems Insurance Services

31381 Rancho Viejo Road, Suite 101
San Juan Capistrano, CA 92675

GENERAL RULES

ELIGIBLE RISKS: Mobile homes used for family habitation and light commercial use are eligible.

POLICY TERM: A policy may be written for a term of 12 months. Renewal policies will be based upon the rules, rates and forms in effect on the effective date of the renewal.

DETERMINING THE MOBILE HOME VALUE: The mobile home must be insured to its full actual cash value. If the mobile home has recently been purchased, use the purchase price as the base value. If the purchase price is not available, the current value from a source such as the mobile home blue book or other similar guide may be used. In the absence of such references, the opinion of a local retail dealer is acceptable. The value of the land is not to be considered in the value of the mobile home. This rule applies to all programs except for the Preferred Mobile Home Program. The Preferred Mobile Home must be insured to 100% of Replacement Cost. Additions attached to the home should be considered in the value of the home under both valuation methods.

WHOLE DOLLAR PREMIUM ROUNDING: All policy and endorsement premiums will be a full dollar amount. For this purpose, an amount of fifty (50) cents or more will be rounded to the next whole dollar.

MINIMUM PREMIUMS:

1. A minimum written premium of \$50.00 for each policy applies in the Preferred, Deluxe, and All Purpose Programs.
A minimum written premium of \$75.00 for each policy applies in the Vintage Program.
A minimum written premium of \$25.00 for each home will apply in the All Purpose Program.
A minimum retained premium of \$50.00 for each policy applies in all Programs, except the Vintage when the home is vacant.
A minimum retained premium of \$75.00 for each policy applies in the Vintage Programs for vacant units only.
The retained premium will not apply if termination is requested by the Company.
2. Monetary endorsements are subject to a minimum written premium amount of \$5.00.

INSTALLMENT BILLING OPTIONS: A fully earned premium of \$6.00 for each installment will be collected from those insureds who elect to pay via an installment billing plan.

CHANGES: All changes requiring adjustment of premium will be computed pro rata. All changes will be based upon the rules, rates and forms in effect on the effective date of the policy.

WAIVER OF PREMIUM: If a policy is changed and results in a premium adjustment of less than \$5, this adjustment may be waived unless the named insured requests the unearned premium be refunded.

CANCELLATIONS: If the insurance is canceled at the request of the Company or the insured, the unearned premium will be computed on a pro-rata basis.

DEFINITIONS:

Mobile Home: A factory fabricated structure that is a transportable, permanent housing unit which is set on a permanent site and is connected to utilities. It may consist of two or more sections that are joined together when the home is installed at a permanent site.

Primary/Permanent Home: A home that is a primary residence occupied by one family. The home must be occupied by the insured a minimum of 9 months a year.

Seasonal/Secondary Home: A home that is not the primary residence of the insured, but one that is used on an intermittent basis by the insured or the insured's immediate family members. May not be rented to others.

Rental Home: A home rented to others (non-insured) for monetary compensation.

Commercial Home: A unit used for light office, professional or institutional purposes.

Insured Age: Year the policy is effective minus the year the insured was born.

Protected: Must be in PC 1-8 (must be within 5 road miles or less from a responding fire station and with hydrant within 1,000 feet).

Unprotected: All other risks

Structural Hail: Actual penetration of the exterior surface of the mobile home

Non-Structural Hail: Dents the exterior surface of the mobile home but causes cosmetic damage only.

RATING RULE - VINTAGE & ALL PURPOSE:

1. Determine use of the home and determine proper program the risk will be written in.
2. Determine the territory the risk is located in.
3. Determine the ACV of the risk.
4. Determine the Deductibles desired and apply any applicable deductible credit.
5. This becomes the new base premium.

RATING RULE - DELUXE:

1. Determine use of the home and determine proper program the risk will be written in.
2. Determine the territory the risk is located in.
3. Determine the ACV or Replacement Cost value (if Mobile Home Replacement Cost is desired) of the risk.
4. Determine the Deductibles desired and apply any applicable deductible credit.
5. Add together any applicable credits and apply to the base premium.
6. This becomes the new base premium.

RATING RULE - PREFERRED:

1. Determine use of the home and determine proper program the risk will be written in.
2. Determine the territory the risk is located in.
3. Determine the Replacement Cost value of the risk.
4. Determine the Deductibles desired and apply any applicable deductible credit.
5. Apply applicable insured age surcharge and/or unrelated named insured surcharge.
6. Add together any applicable credits and the urethane roof surcharge (if applicable) and apply to the base premium.
7. This becomes the new base premium.

GENERAL RULES (Continued)

SATELLITE SYSTEM: (Deluxe, All Purpose, & Vintage Programs only)

A satellite receiver and its equipment (both inside and outside) must be identified and described on the application and declaration, and an additional premium is to be charged.

COMPREHENSIVE PERSONAL LIABILITY: Animal Exposure – No CPL will be offered if the insured owns any dog of a protective nature including but not limited to: Pit Bull, Rottweiler, Doberman, Akita, Wolf Hybrid, or any dog with a previous history of biting unless the Animal Exclusion endorsement is added.

WATERCRAFT LIABILITY: Extends the amount shown under the liability portion of the policy to cover any liability claims that may arise from the use of the boat and motor. The following items will not be accepted for Watercraft Liability:

- A. Boats that are used for waterskiing.
- B. Motors in excess of 90 H.P.
- C. Boats that are capable of speeds exceeding 40 m.p.h.

PERSONAL EFFECTS: Personal effects means household and other items usual or incidental to the occupancy of the mobile home as a dwelling. Personal Effects coverage limit cannot exceed 75% of the value of the mobile home without prior approval of the agent or Company. Requests for Personal Effects exceeding 75% of the mobile home value and over \$15,000 must be submitted with a completed inventory form prior to binding.

SCHEDULED PERSONAL PROPERTY: This coverage is only available on primary owner occupied mobile homes. For schedules over \$2,000, we require the insured's occupation. The mobile home must be located in a mobile home park, or in protection class 1-8. If we have our maximum limit of coverage on personal effects as outlined above, we will not accept scheduled personal property to increase our personal effects exposure.

No scheduled personal property will be written when the mobile home is valued at \$7,500 or less. We must have a complete description and/or current appraisal of the items to be covered.

There is a maximum coverage amount of \$5,000 for any one item, and \$10,000 for all classes combined. A copy of the sales receipt or certified appraisal must be submitted for each single item, set or collection. Each scheduled item must have a clearly identifiable description (brand name, color, serial number, etc.). All items must be listed and an additional premium charged. A \$100 deductible applies.

UNATTACHED ADJACENT STRUCTURES: Structures on the mobile home premises which are not attached to the mobile home. Example: Utility sheds, garages, fences, and self-supported roofs over the mobile home. Unattached Adjacent Structures must be individually listed on the application. The total amount of insurance for Unattached Adjacent Structures is limited to the amount shown on the application.

ENHANCEMENT COVERAGE: Limited Personal Effects categories are increased by purchasing this endorsement. Additionally, limits for the following coverages are increased: Additional Living Expense; Debris Removal Coverage; Emergency Removal Service; Radio and Television Antenna; Trees, Shrubs, Plants, and Lawn; Tie Downs; Claim Expenses; and Damage To Property Of Others.

OCCASIONAL RENTAL: Maximum of 180 days in a 365 day period.

GOLF CART COVERAGE: The value and description of the golf cart needs to be determined and indicated on the application. A \$100 deductible applies.

AUXILIARY HEATING: Mobile Homes with Woodstoves are acceptable only if the following criteria are met:

- A. The unit was factory or contractor installed; or
- B. The unit was inspected and approved by the local fire department, building inspector, or a state licensed mechanical inspector; or
- C. The unit meets U.L. approved standards.

RELOCATION: If the mobile home is relocated, the agent or Company must be notified within 30 days, and the premium adjusted if necessary.

TIE DOWN REQUIREMENTS: We recommend that all mobile homes be tied down. The Company's tie down recommendations are as follows:

- A. Four pairs of over-the-top or through-wall-and-roof type tie downs per home.
- B. One pair of tie downs to be installed at each end of the mobile home, no more than 6 feet from each end.
- C. The remaining two pairs of tie-downs should be spaced an equal distance between themselves and the tie-downs at the ends of the mobile home.
- D. All tie-downs must be designed and manufactured of a tensile strength (ultimate breaking strength) of 4,800 pounds.
- E. All adjacent structures and additions to the home, including expandos and tip outs, should be tied down as well.
- F. Both ends of the adjacent structures should be tied down and one additional tie down should be installed for each space of 20 feet between the two tie downs on the end. Over-the-top-straps or vertical bars can be substituted on any structure where frame tie-downs cannot provide the proper stability and protection.

FLOOD RESTRICTIONS: No new policies, binders, or increases in coverage will be accepted when flooding is within 5 miles of mobile home. No new or renewal business may be written in these areas or on mobile homes:

- A. Located inside any levee;
- B. Located in any area subject to flooding or mudslide.

These restrictions only apply when flood coverage is provided.

EARTHQUAKE RESTRICTIONS: When a major earthquake occurs, the Company will impose binding authority restrictions on all agents in the affected area:

- A. Binding authority will be restricted when an earthquake reading 5.0 or greater on the Richter Scale occurs.
- B. Binding authority will be restricted for the day of the quake and for the 3-day period following the quake.
- C. An aftershock reading 5.0 or greater on the Richter Scale will be considered a new earthquake, and will result in a new period of suspended binding authority.
- D. The restrictions will apply to all counties located within 150 miles of the earthquake's epicenter.
- E. The same above restrictions apply to any requests to increase coverage limits.
- F. Renewals are not affected by these restrictions.

These restrictions only apply when earthquake coverage is provided.

SUBMIT – DO NOT BIND

1. Risks that are homemade, custom-built, or substantially modified.
2. Risks with more than two lienholders on the mobile home.
3. Risks occupied for periods of less than six months (except seasonal). Mobile homes where the general public enters frequently are ineligible for liability.
4. Applicants who have had dwelling related insurance canceled or non-renewed for cause in past three years.
5. Any risk that has had more than one loss in the past three years.
6. Any risks with previous water losses.
7. Any risks equipped with a fireplace, fireplace insert, wood, kerosene, coal or pellet burning stove not installed by the home's manufacturer, or not professionally installed within the last 24 months, submit an unbound application with a completed woodstove report and photos of the stove as well as the inside and outside venting.

UNACCEPTABLE RISKS

1. Mobile Homes not set up and livable at the time coverage begins.
2. Commercial farm property, riding academies, and mobile homes where horses are boarded on the premises.
3. Mobile Homes without utility service.
4. Applicants with duplicate coverage.
5. Risks under construction or not fully completed.
6. Risks where any chemical or mechanical processing occurs on the premises. Risks where there is storage of explosive or combustible materials on the premises.
7. Requests for Lender's Interest Protection or Natural Disaster Protection when:
 - A. LIP and/or NDP is/are the only coverage(s) requested.
 - B. There is no lienholder.
(Natural Disaster protection is only written when there is a federally funded lienholder.)
8. Risks which lack evidence of proper maintenance and/or pride of ownership.
9. Mobile Homes with paid losses in excess of \$2,500 in the past year or \$5,000 in the past two years, or multiple small losses in a one year period. Additionally, any insured who has suffered a previous total loss is not eligible for coverage.
10. Mobile homes that are vacant, except on the Vintage Program.
11. Greenhouses made of glass.
12. Boat houses or piers that are located in or on the water.
13. Mobile homes that are located on a Dealer's lot.
14. Mobile homes with auxiliary heating when:
 - A. A woodstove is the primary source of heat.
 - B. A kerosene heater is used in the mobile home.
 - C. A homemade woodstove is used in the mobile home.
 - D. Woodstoves with a Heat Regulator, Heat Saver, Heat Reclaimer, Waste Heat Circulator, or Master Heat Regulator. This unit is attached to the stove pipe (only on pipes which reach 400°). While its purpose is to force the air out into the room, a certain amount of down draft is forced into the stove causing a hotter fire and larger exposure to loss.
(See General Rules for installation requirements.)
15. Any awning made of cloth or canvas.
16. Risks located in areas subject to flooding, brush fires, mudslides, or high crime.
17. Applicants who are not gainfully employed, unless retired or disabled.
18. Applicants who are more than 30 days past due on their mortgage payments.
19. Requests for Trip Collision Coverage only.
20. Homes with pre-existing structural damage.
21. Homes not conforming to local building or occupancy codes.
22. Risks with fuses.
23. Risks with Polybutelene pipes.
24. Risks with any business use at the residence premises (i.e.: Home Day Care, Office Use, etc.) is specifically excluded.
25. Risks within 250 feet of brush area.
26. Risks on posts and/or piers.
27. Risks within 1,000 feet of any body of water or river.

TERRITORIES

TERRITORY A

85235	85356	85534	85607	85632	85912	85942	86024	86042	86404	86439
85292	85357	85539	85608	85635	85922	86001	86025	86043	86405	86440
85325	85359	85540	85609	85636	85923	86002	86029	86044	86406	86442
85328	85364	85542	85610	85638	85926	86003	86030	86045	86409	86510
85333	85365	85545	85613	85643	85928	86004	86031	86046	86411	86520
85334	85366	85547	85615	85644	85929	86011	86032	86047	86412	
85336	85367	85550	85616	85650	85931	86015	86033	86052	86426	
85344	85369	85553	85617	85655	85933	86016	86034	86053	86427	
85346	85371	85554	85620	85670	85934	86017	86035	86054	86429	
85347	85501	85602	85625	85671	85935	86018	86036	86336	86430	
85348	85502	85603	85626	85901	85937	86020	86038	86339	86435	
85349	85532	85605	85627	85902	85939	86022	86039	86351	86437	
85350	85533	85606	85630	85911	85941	86023	86040	86403	86438	

TERRITORY B

85070	85248	85290	85327	85374	85611	85702	85728	85775	86324	86441
85087	85249	85291	85329	85375	85614	85703	85730	85777	86325	86443
85221	85250	85296	85331	85376	85618	85704	85731	85920	86326	86444
85222	85251	85297	85332	85377	85619	85705	85732	85924	86327	86445
85223	85252	85299	85335	85378	85621	85706	85733	85925	86329	86446
85224	85253	85301	85337	85379	85622	85707	85734	85927	86330	86502
85225	85254	85302	85338	85380	85623	85708	85735	85930	86331	86503
85226	85255	85303	85339	85381	85624	85709	85736	85932	86332	86504
85227	85256	85304	85340	85382	85628	85710	85737	85936	86333	86505
85228	85257	85305	85341	85385	85629	85711	85738	85938	86334	86506
85230	85258	85306	85342	85387	85631	85712	85739	85940	86335	86507
85231	85259	85307	85343	85390	85633	85713	85740	86021	86337	86508
85232	85260	85308	85345	85396	85634	85714	85741	86028	86338	86511
85233	85261	85309	85351	85530	85637	85715	85742	86301	86340	86512
85234	85262	85310	85352	85531	85639	85716	85743	86302	86341	86514
85236	85263	85311	85353	85535	85640	85717	85744	86303	86342	86515
85237	85264	85312	85354	85536	85641	85718	85745	86304	86343	86535
85239	85266	85313	85355	85541	85645	85719	85746	86305	86401	86538
85240	85267	85318	85358	85543	85646	85720	85747	86312	86402	86540
85241	85268	85320	85360	85544	85648	85721	85748	86313	86413	86544
85242	85269	85321	85361	85546	85652	85722	85749	86314	86431	86545
85244	85271	85322	85362	85548	85653	85723	85750	86320	86432	86547
85245	85272	85323	85363	85551	85654	85724	85751	86321	86433	86549
85246	85273	85324	85372	85552	85662	85725	85752	86322	86434	86556
85247	85279	85326	85373	85601	85701	85726	85754	86323	86436	

TERRITORY C

85001	85011	85021	85031	85041	85054	85068	85079	85203	85214	85278
85002	85012	85022	85032	85042	85055	85069	85080	85204	85215	85280
85003	85013	85023	85033	85043	85060	85071	85082	85205	85216	85281
85004	85014	85024	85034	85044	85061	85072	85085	85206	85217	85282
85005	85015	85025	85035	85045	85062	85073	85086	85207	85218	85283
85006	85016	85026	85036	85046	85063	85074	85097	85208	85219	85284
85007	85017	85027	85037	85048	85064	85075	85098	85210	85220	85285
85008	85018	85028	85038	85050	85065	85076	85099	85211	85274	85287
85009	85019	85029	85039	85051	85066	85077	85201	85212	85275	85289
85010	85020	85030	85040	85053	85067	85078	85202	85213	85277	

PREFERRED MOBILE HOME PROGRAM – L.O.B. 46

ELIGIBILITY:

Mobile Home must be owner occupied as a permanent or seasonal residence.
 Mobile Home must be 1988 or newer at policy inception.
 Mobile Home must have a minimum replacement value of \$20,000.
 Mobile Home must be skirted.
 Mobile Home must have hand rails on all stairways.
 Mobile Home must be insured to 100% of Replacement Value.

COVERAGES INCLUDE:

Comprehensive Coverage on Mobile Home.
 Comprehensive Coverage On Other Structures – 10% Of Mobile Home value.
 Named Perils Personal Effects – 50% of Mobile Home value.
 Comprehensive Personal Liability – \$100,000.
 Medical Payments – \$1,000.
 Additional Living Expense – 100% of reasonable expenses.
 Not to exceed 20% of Coverage A.
 Replacement Cost – Mobile Home & Other Structures.
 Replacement Cost – Personal Effects.
 Inflation Guard – 3% per year.

DEDUCTIBLE: \$250 All Other Perils / \$500 Wind & Water

CREDITS: (Maximum Allowed – 15%)

- 2% – If the mobile home park or development has a full-time resident manager.
 - 2% – If the mobile home park or development has street lights.
 - 5% - Claim Free Credit - A discount will apply if the insured has been claim free with American Reliable or another Company for the past 12 month policy period with no lapse in coverage.
 - 5% – If the mobile home has hardboard siding.
- The following credits apply based on the year of the mobile home:
 New to 1 year – 10%
 1 - 2 years old – 7%
 2 - 3 years old – 5%
 3 - 4 years old – 3%

SURCHARGES:

Insured under age 50: \$40.00
 If the mobile home has a urethane roof: 5%
 Unrelated Named Insured: \$25.00

**PREMIUMS ARE SHOWN FOR AN ANNUAL TERM.
 ALL CREDITS AND SURCHARGES APPLY TO THE BASE PREMIUM.
 NON STRUCTURAL HAIL DAMAGE IS EXCLUDED.
 EARTHQUAKE COVERAGE IS EXCLUDED.
 FLOOD COVERAGE INCLUDED BY ENDORSEMENT.**

Mobile Home Value	Territory A		Territory B		Territory C	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$20,000 - \$20,999	\$172	\$232	\$220	\$297	\$247	\$334
21,000 - 21,999	177	239	226	305	253	341
22,000 - 22,999	183	247	234	317	262	354
23,000 - 23,999	187	253	240	323	269	363
24,000 - 24,999	190	257	244	330	273	368
25,000 - 25,999	196	264	250	338	280	379
26,000 - 26,999	200	270	256	346	287	387
27,000 - 27,999	204	276	261	352	292	395
28,000 - 28,999	210	284	269	363	301	406
29,000 - 29,999	213	288	273	368	306	413
30,000 - 30,999	218	294	279	377	312	422
31,000 - 31,999	224	302	287	387	321	433
32,000 - 32,999	227	306	290	392	325	439
33,000 - 33,999	232	314	297	401	333	449
34,000 - 34,999	235	318	302	408	338	457
35,000 - 35,999	240	323	307	414	343	463
36,000 - 36,999	244	330	312	422	350	472
37,000 - 37,999	248	335	318	429	356	482
38,000 - 38,999	251	339	322	434	361	487
39,000 - 39,999	257	347	328	443	368	496
40,000 - 40,999	260	351	333	449	372	503
41,000 - 41,999	265	358	339	458	380	513
42,000 - 42,999	270	364	346	467	387	523
43,000 - 43,999	273	368	349	471	391	528
44,000 - 44,999	277	375	355	479	398	537
45,000 - 45,999	280	379	358	484	401	541
46,000 - 46,999	285	384	364	491	408	550
47,000 - 47,999	289	391	370	500	415	561
48,000 - 48,999	292	395	373	504	418	565
49,000 - 49,999	295	399	378	510	423	570
50,000 - 50,999	299	403	382	516	428	578
51,000 - 51,999	304	410	389	525	437	590
52,000 - 52,999	307	414	393	530	440	594
53,000 - 53,999	310	419	397	536	445	601
54,000 - 54,999	315	425	402	544	450	608
55,000 - 55,999	318	429	407	549	456	615
56,000 - 56,999	320	432	410	553	459	620
57,000 - 57,999	324	438	415	561	465	628
58,000 - 58,999	327	442	419	566	470	635
59,000 - 59,999	331	446	424	572	475	641
60,000 - 60,999	334	450	427	577	478	645
61,000 - 61,999	337	455	431	582	483	652
62,000 - 62,999	340	459	435	587	488	659
63,000 - 63,999	342	462	439	593	491	663
64,000 - 64,999	348	470	445	601	499	673
65,000 - 65,999	351	474	449	607	503	679
66,000 - 66,999	353	477	452	610	506	684
67,000 - 67,999	356	482	456	615	510	689
68,000 - 68,999	360	486	460	622	516	697
69,000 - 69,999	363	490	464	627	520	702
70,000 - 70,999	365	492	467	630	522	705
71,000 - 71,999	367	495	470	635	526	710
72,000 - 72,999	371	501	475	641	532	718
73,000 - 73,999	373	504	478	645	536	723
74,000 - 74,999	376	507	480	648	538	727
75,000 - 75,999	378	510	484	653	541	731

PREFERRED MOBILE HOME PROGRAM – L.O.B. 46

(Continued)

Mobile Home Value	Territory A		Territory B		Territory C	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
76,000 - 76,999	\$381	\$515	\$488	\$659	\$547	\$738
77,000 - 77,999	385	520	493	666	552	746
78,000 - 78,999	387	523	495	669	555	750
79,000 - 79,999	389	525	499	673	559	754
80,000 - 80,999	392	529	501	676	561	756
81,000 - 81,999	395	533	505	682	566	764
82,000 - 82,999	397	536	508	686	569	768
83,000 - 83,999	399	539	510	689	571	771
84,000 - 84,999	401	541	514	693	576	777
85,000 - 85,999	403	545	517	698	579	781
86,000 - 86,999	407	549	520	702	582	785
87,000 - 87,999	409	552	523	706	586	792
88,000 - 88,999	411	554	526	710	590	796
89,000 - 89,999	412	556	528	713	591	797
90,000 - 90,999	414	559	530	715	593	800
91,000 - 91,999	416	562	533	719	597	806
92,000 - 92,999	419	566	537	725	601	812
93,000 - 93,999	421	568	538	727	602	813
94,000 - 94,999	423	570	541	731	607	819
95,000 - 95,999	426	575	545	735	610	824
96,000 - 96,999	427	577	547	738	612	826
97,000 - 97,999	430	581	551	744	617	834
98,000 - 98,999	431	582	552	746	618	835
99,000 - 99,999	433	585	554	748	621	838
100,000 - 100,999	434	586	556	751	623	841
101,000 - 101,999	435	587	557	752	625	843
102,000 - 102,999	438	591	561	756	628	847
103,000 - 103,999	439	593	562	759	629	850
104,000 - 104,999	442	597	566	764	633	855
105,000 - 105,999	443	598	567	766	636	858
106,000 - 106,999	444	599	568	767	637	859
107,000 - 107,999	445	601	569	768	638	861
108,000 - 108,999	446	602	571	771	640	863
109,000 - 109,999	448	606	574	775	642	867
110,000 - 110,999	449	607	576	777	645	871
111,000 - 111,999	450	608	577	779	646	872
112,000 - 112,999	452	610	578	780	647	874
113,000 - 113,999	454	612	581	784	651	878
114,000 - 114,999	455	614	582	785	652	880
115,000 - 115,999	456	615	583	788	653	882
116,000 - 116,999	457	616	585	790	656	886
117,000 - 117,999	458	618	586	792	657	887
118,000 - 118,999	459	620	587	793	658	888
119,000 - 119,999	461	623	591	797	661	892
120,000 - 120,999	462	624	592	799	662	895
121,000 - 121,999	463	626	593	800	663	896
122,000 - 122,999	467	630	597	806	669	903
123,000 - 123,999	468	631	598	808	670	904
124,000 - 124,999	469	632	600	810	672	907
125,000 - 125,999	470	635	601	812	673	908
126,000 - 126,999	471	636	602	813	675	912
127,000 - 127,999	472	637	603	814	676	913
128,000 - 128,999	473	639	606	817	678	916
129,000 - 129,999	474	640	607	819	679	917
130,000 - 130,999	475	641	608	821	681	919
131,000 - 131,999	478	645	612	826	686	926
132,000 - 132,999	479	647	613	828	687	928
133,000 - 133,999	480	648	615	830	689	930
134,000 - 134,999	482	651	616	832	690	932
135,000 - 135,999	483	652	617	834	691	933
136,000 - 136,999	484	653	620	837	693	936
137,000 - 137,999	485	655	621	838	696	939
138,000 - 138,999	486	656	622	839	697	941
139,000 - 139,999	487	657	623	841	698	942
140,000 - 140,999	489	660	626	845	701	946
141,000 - 141,999	490	661	627	846	702	948
142,000 - 142,999	492	664	630	851	706	953
143,000 - 143,999	493	666	631	853	707	954
144,000 - 144,999	494	668	632	854	708	957
145,000 - 145,999	495	669	635	857	710	959
146,000 - 146,999	496	670	636	858	712	961
147,000 - 147,999	498	672	637	859	713	962
148,000 - 148,999	499	673	638	861	715	965
149,000 - 149,999	501	676	641	866	718	969
150,000 - 150,999	502	677	642	867	719	970

FOR COVERAGE LIMITS NOT SHOWN, CONTACT COMPANY

Additional Coverage A Rate, per \$1,000: (over \$200,000 contact company)	\$1.28	\$1.73	\$1.65	\$2.23	\$1.84	\$2.48
To increase Unattached Adjacent Structures, per \$100:	\$0.43	\$0.43	\$0.43	\$0.43	\$0.54	\$0.54
To increase Personal Effects, per \$100:	\$0.32	\$0.32	\$0.32	\$0.32	\$0.43	\$0.43

DELUXE MOBILE HOMEOWNERS – L.O.B. 36

ELIGIBILITY:

Mobile Home must be owner occupied either as a permanent or seasonal residence.

DEDUCTIBLE: \$250 All Other Perils / \$500 Wind & Water

CREDITS / SURCHARGES:

- 5% Claim Free Credit - A discount will apply if the insured has been claim free with American Reliable or another Company for the past 12 month policy period with no lapse in coverage.
- 5% Insured 50 years old and older.
- 5% if Mobile Home is located in a Mobile Home Park of 25 or more spaces with a full time Resident Manager.
- 5% Surcharge for homes 20 years and older.

COVERAGES INCLUDE:

- Comprehensive Coverage on Mobile Home.
- Comprehensive Unattached Adjacent Structures – 10% of Mobile Home Value.
- Comprehensive Personal Effects – 50% of Mobile Home Value.
- Comprehensive Personal Liability – \$25,000.
- Medical Payments – \$500.
- Full Repair Cost on Mobile Home – Applies to 1970 or Newer Only.
- Personal Effects Replacement Cost – Applies to 1970 or Newer Only.

PREMIUMS ARE SHOWN ARE FOR AN ANNUAL TERM.

FLOOD AND EARTHQUAKE COVERAGES ARE EXCLUDED.

NON STRUCTURAL HAIL DAMAGE IS EXCLUDED.

Mobile Home Value	Territory A		Territory B		Territory C	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$10,000 - \$10,999	\$141	\$190	\$181	\$244	\$199	\$269
11,000 - 11,999	147	198	187	253	207	279
12,000 - 12,999	152	205	195	263	214	289
13,000 - 13,999	157	212	201	272	221	299
14,000 - 14,999	163	219	209	281	230	310
15,000 - 15,999	167	226	214	289	235	318
16,000 - 16,999	174	235	224	302	246	333
17,000 - 17,999	180	243	230	310	254	342
18,000 - 18,999	184	248	235	318	259	350
19,000 - 19,999	189	256	243	327	268	362
20,000 - 20,999	196	264	250	338	275	371
21,000 - 21,999	201	272	258	348	284	383
22,000 - 22,999	205	277	263	355	290	392
23,000 - 23,999	211	285	270	364	296	400
24,000 - 24,999	218	294	279	377	307	414
25,000 - 25,999	223	301	285	384	314	424
26,000 - 26,999	228	308	292	395	321	433
27,000 - 27,999	233	315	299	403	328	443
28,000 - 28,999	240	323	307	414	338	457
29,000 - 29,999	244	330	312	422	343	463
30,000 - 30,999	249	337	319	430	351	474
31,000 - 31,999	256	346	327	442	361	487
32,000 - 32,999	261	352	334	450	367	495
33,000 - 33,999	266	360	341	461	376	507
34,000 - 34,999	272	367	348	470	383	517
35,000 - 35,999	277	375	355	479	391	528
36,000 - 36,999	282	381	362	488	398	537
37,000 - 37,999	288	388	368	496	404	546
38,000 - 38,999	294	397	377	508	414	559
39,000 - 39,999	299	403	382	516	421	568
40,000 - 40,999	305	412	391	528	430	581
41,000 - 41,999	310	419	397	536	437	590
42,000 - 42,999	316	426	404	546	445	601
43,000 - 43,999	320	432	410	553	450	608
44,000 - 44,999	326	441	417	564	459	620
45,000 - 45,999	333	449	426	575	469	632
46,000 - 46,999	337	455	431	582	474	640
47,000 - 47,999	342	462	439	593	483	652
48,000 - 48,999	349	471	446	602	491	663
49,000 - 49,999	354	478	454	612	499	673
50,000 - 50,999	358	484	459	620	505	682
51,000 - 51,999	364	491	465	628	513	692
52,000 - 52,999	371	501	475	641	522	705
53,000 - 53,999	376	507	480	648	529	714
54,000 - 54,999	381	515	488	659	537	725
55,000 - 55,999	386	521	494	668	544	734
56,000 - 56,999	391	528	500	674	550	743
57,000 - 57,999	397	536	508	686	560	755
58,000 - 58,999	402	544	515	694	566	764
59,000 - 59,999	409	552	523	706	576	777
60,000 - 60,999	413	557	529	714	581	784
61,000 - 61,999	419	566	537	725	591	797
62,000 - 62,999	425	574	544	734	598	808
63,000 - 63,999	429	579	549	742	603	814
64,000 - 64,999	434	586	556	751	612	826
65,000 - 65,999	441	595	564	761	621	838
66,000 - 66,999	447	603	572	773	630	851
67,000 - 67,999	452	610	578	780	636	858
68,000 - 68,999	457	616	585	790	644	870
69,000 - 69,999	463	626	593	800	652	880
70,000 - 70,999	468	631	598	808	658	888
71,000 - 71,999	473	639	606	817	667	900
72,000 - 72,999	478	645	612	826	673	908
73,000 - 73,999	485	655	621	838	683	921
74,000 - 74,999	490	661	627	846	690	932

DELUXE MOBILE HOMEOWNERS – L.O.B. 36

(Continued)

Mobile Home Value	Territory A		Territory B		Territory C	
	Protected	Unprotected	Protected	Unprotected	Protected	Unprotected
\$75,000 - \$75,999	\$495	\$669	\$635	\$857	\$698	\$942
76,000 - 76,999	501	676	641	866	705	952
77,000 - 77,999	506	684	647	874	713	962
78,000 - 78,999	511	690	655	884	720	973
79,000 - 79,999	517	698	661	892	728	982
80,000 - 80,999	522	705	669	903	736	994
81,000 - 81,999	529	714	676	913	744	1,004
82,000 - 82,999	534	721	684	923	752	1,015
83,000 - 83,999	538	727	689	930	758	1,023
84,000 - 84,999	544	734	696	939	765	1,033
85,000 - 85,999	549	742	703	949	774	1,044
86,000 - 86,999	555	750	710	959	781	1,055
87,000 - 87,999	561	756	718	969	790	1,066
88,000 - 88,999	566	764	724	978	797	1,076
89,000 - 89,999	571	771	732	988	805	1,086
90,000 - 90,999	577	779	738	997	812	1,097
91,000 - 91,999	582	785	745	1,006	820	1,106
92,000 - 92,999	587	793	752	1,015	827	1,117
93,000 - 93,999	592	799	758	1,023	834	1,126
94,000 - 94,999	599	809	767	1,036	844	1,140
95,000 - 95,999	605	816	774	1,044	851	1,148
96,000 - 96,999	610	824	781	1,055	859	1,160
97,000 - 97,999	614	829	786	1,061	866	1,168
98,000 - 98,999	621	838	794	1,072	873	1,179
99,000 - 99,999	626	845	801	1,082	882	1,190
100,000 - 100,999	630	851	807	1,089	887	1,197
101,000 - 101,999	637	859	815	1,101	897	1,210
102,000 - 102,999	643	868	823	1,111	905	1,222
103,000 - 103,999	647	874	828	1,118	911	1,229
104,000 - 104,999	653	882	836	1,128	919	1,241
105,000 - 105,999	658	888	842	1,136	927	1,251
106,000 - 106,999	664	897	851	1,148	936	1,264
107,000 - 107,999	669	903	856	1,156	942	1,271
108,000 - 108,999	674	911	862	1,164	949	1,281
109,000 - 109,999	681	919	871	1,176	958	1,293
110,000 - 110,999	686	926	877	1,184	965	1,303
111,000 - 111,999	691	933	885	1,194	974	1,315
112,000 - 112,999	697	941	891	1,204	980	1,324
113,000 - 113,999	701	946	897	1,210	987	1,332
114,000 - 114,999	706	953	904	1,221	995	1,344
115,000 - 115,999	713	962	912	1,231	1,003	1,354
116,000 - 116,999	718	969	919	1,241	1,011	1,365
117,000 - 117,999	723	977	926	1,250	1,019	1,375
118,000 - 118,999	729	983	933	1,259	1,026	1,386
119,000 - 119,999	735	992	941	1,270	1,035	1,396
120,000 - 120,999	739	998	946	1,277	1,040	1,404
121,000 - 121,999	745	1,006	953	1,287	1,049	1,416
122,000 - 122,999	750	1,012	960	1,296	1,056	1,425
123,000 - 123,999	756	1,021	968	1,308	1,066	1,439
124,000 - 124,999	762	1,028	975	1,316	1,072	1,448
125,000 - 125,999	767	1,036	982	1,326	1,081	1,459
126,000 - 126,999	771	1,041	988	1,333	1,086	1,466
127,000 - 127,999	778	1,050	996	1,345	1,096	1,479
128,000 - 128,999	783	1,057	1,003	1,354	1,103	1,489
129,000 - 129,999	788	1,064	1,008	1,361	1,109	1,497
130,000 - 130,999	794	1,072	1,017	1,373	1,118	1,510
131,000 - 131,999	800	1,081	1,024	1,382	1,127	1,522
132,000 - 132,999	806	1,088	1,031	1,392	1,134	1,531
133,000 - 133,999	810	1,094	1,037	1,400	1,141	1,540
134,000 - 134,999	815	1,101	1,043	1,408	1,148	1,550
135,000 - 135,999	822	1,110	1,052	1,420	1,157	1,561
136,000 - 136,999	826	1,115	1,057	1,427	1,163	1,570
137,000 - 137,999	832	1,124	1,066	1,439	1,173	1,584
138,000 - 138,999	838	1,131	1,072	1,448	1,179	1,592
139,000 - 139,999	843	1,138	1,080	1,457	1,188	1,604
140,000 - 140,999	849	1,146	1,086	1,466	1,195	1,614
141,000 - 141,999	854	1,152	1,092	1,474	1,202	1,622
142,000 - 142,999	858	1,159	1,099	1,483	1,209	1,633
143,000 - 143,999	863	1,165	1,105	1,493	1,216	1,641
144,000 - 144,999	871	1,176	1,115	1,505	1,226	1,655
145,000 - 145,999	875	1,181	1,120	1,512	1,233	1,664
146,000 - 146,999	881	1,189	1,127	1,522	1,239	1,672
147,000 - 147,999	886	1,196	1,134	1,531	1,248	1,684
148,000 - 148,999	891	1,204	1,141	1,540	1,255	1,695
149,000 - 149,999	897	1,210	1,148	1,550	1,263	1,705
150,000 - 150,999	902	1,218	1,155	1,559	1,270	1,714
FOR COVERAGE LIMITS NOT SHOWN, CONTACT COMPANY						
Additional Coverage A Rate, per \$1,000: (over \$200,000 contact company)	\$5.35	\$7.22	\$6.85	\$9.24	\$7.53	\$10.17
To increase Unattached Adjacent Structures, per \$100:	\$1.07	\$1.07	\$1.07	\$1.07	\$1.07	\$1.07
To increase Personal Effects, per \$100:	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54	\$0.54

DELUXE & PREFERRED MOBILE HOMEOWNERS PROGRAMS

OPTIONAL COVERAGES:

OPTIONAL DEDUCTIBLES:

\$ 500 All Perils, credit	\$30.00
\$1,000 All Perils, credit	\$60.00

MOBILE HOME REPLACEMENT COST – Deluxe Only:

Available on Mobile Homes 1970 and newer – Insure for the cost of a new home.	\$20.00
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EXTENDED REPLACEMENT COST – Preferred Only:

Up to 120% of Coverage A if needed.	\$20.00
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SCHEDULED PERSONAL PROPERTY, per \$100 of value:

Minimum Premium – \$25.00; \$100 Deductible applies	\$ 1.75
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GOLF CART COVERAGE:

\$100 Deductible applies	\$35.00
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30 DAY TRIP COLLISION: (Fully Earned)

	\$100 Ded.	\$250 Ded.
Single Wide	\$ 50	\$25
Double Wide	\$100	\$50

LENDER'S INTEREST PROTECTION:

\$15.00

NATURAL DISASTER PROTECTION:

\$ 5.00

*Deluxe: May only be purchased if Earthquake and Flood Coverages are purchased
Preferred: May only be purchased if Earthquake Coverage is purchased*

TO ADD FLOOD COVERAGE – Deluxe Only:

\$10.00

TO ADD EARTHQUAKE COVERAGE:

10% Earthquake Deductible Applies	\$ 5.00
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2% NON STRUCTURAL HAIL COVERAGE:

Territory A – \$20.00
Territory B – \$22.00
Territory C – \$25.00

SATELLITE SYSTEM, per \$100 – Deluxe Only: (Full Description Including Serial # Required)

\$ 5.00

DELUXE PROGRAM COMPREHENSIVE PERSONAL LIABILITY COVERAGE:

To delete, credit	\$ 5.00
\$ 50,000	\$ 8.00
\$100,000	\$12.00
\$300,000	\$25.00

TO INCREASE MEDICAL PAYMENTS TO \$1,000 – Deluxe Only:

\$ 5.00

PREFERRED PROGRAM COMPREHENSIVE PERSONAL LIABILITY COVERAGE:

\$300,000	\$20.00
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ADDITIONAL PREMISES LIABILITY (1-2 Family):

	<u>Secondary</u>	<u>Rented To Others</u>
\$ 25,000	\$ 5.00	\$10.00
\$ 50,000	\$10.00	\$15.00
\$100,000	\$15.00	\$20.00
\$300,000	\$20.00	\$25.00

Maximum of four (4) locations per policy. Coverage limit must be equal to CPL coverage amount.

WATERCRAFT LIABILITY:

	<u>26 - 50 H.P.</u>	<u>51 - 90 H.P.</u>
\$ 25,000	\$ 5.00	\$15.00
\$ 50,000	\$10.00	\$20.00
\$100,000	\$15.00	\$25.00
\$300,000	\$30.00	\$40.00

Coverage limit must be equal to CPL coverage amount.

OCCASIONAL RENTAL:

\$25.00

ENHANCEMENT COVERAGE:

\$15.00

MINIMUM PREMIUM: \$50.00 per policy

RELIABLE VINTAGE PROGRAM – L.O.B. 86

ELIGIBILITY:

DEDUCTIBLE: \$250 - All Other Perils / \$500 Wind

Mobile Home must be owner primary or seasonal residence.

COVERAGES INCLUDE: Named Perils Mobile Home

Vacant Mobile Homes may also be written. See rules under optional coverages. **

PREMIUMS SHOWN ARE FOR AN ANNUAL TERM.

FLOOD AND EARTHQUAKE COVERAGES ARE EXCLUDED.

NON-STRUCTURAL HAIL COVERAGE IS EXCLUDED.

MOBILE HOME VALUE	TERRITORY A	TERRITORY B	TERRITORY C	MOBILE HOME VALUE	TERRITORY A	TERRITORY B	TERRITORY C
\$ 0 - \$ 3,999	\$34	\$36	\$39	\$40,000 - \$40,999	\$260	\$276	\$306
4,000 - 4,999	40	42	47	41,000 - 41,999	266	282	313
5,000 - 5,999	46	48	54	42,000 - 42,999	273	289	321
6,000 - 6,999	52	55	61	43,000 - 43,999	279	295	328
7,000 - 7,999	58	61	68	44,000 - 44,999	285	302	335
8,000 - 8,999	64	68	75	45,000 - 45,999	291	308	342
9,000 - 9,999	70	74	83	46,000 - 46,999	297	315	349
10,000 - 10,999	76	81	90	47,000 - 47,999	303	321	357
11,000 - 11,999	83	87	97	48,000 - 48,999	309	328	364
12,000 - 12,999	89	94	104	49,000 - 49,999	315	334	371
13,000 - 13,999	95	100	112	50,000 - 50,999	322	340	378
14,000 - 14,999	101	107	119	51,000 - 51,999	328	347	386
15,000 - 15,999	107	113	126	52,000 - 52,999	334	353	393
16,000 - 16,999	113	120	133	53,000 - 53,999	340	360	400
17,000 - 17,999	119	126	140	54,000 - 54,999	346	366	407
18,000 - 18,999	125	133	148	55,000 - 55,999	352	373	414
19,000 - 19,999	132	139	155	56,000 - 56,999	358	379	422
20,000 - 20,999	138	146	162	57,000 - 57,999	364	386	429
21,000 - 21,999	144	152	169	58,000 - 58,999	371	392	436
22,000 - 22,999	150	159	176	59,000 - 59,999	377	399	443
23,000 - 23,999	156	165	184	60,000 - 60,999	383	405	450
24,000 - 24,999	162	172	191	61,000 - 61,999	389	412	458
25,000 - 25,999	168	178	198	62,000 - 62,999	395	418	465
26,000 - 26,999	174	185	205	63,000 - 63,999	401	425	472
27,000 - 27,999	181	191	212	64,000 - 64,999	407	431	479
28,000 - 28,999	187	198	220	65,000 - 65,999	413	438	486
29,000 - 29,999	193	204	227	66,000 - 66,999	420	444	494
30,000 - 30,999	199	211	234	67,000 - 67,999	426	451	501
31,000 - 31,999	205	217	241	68,000 - 68,999	432	457	508
32,000 - 32,999	211	224	249	69,000 - 69,999	438	464	515
33,000 - 33,999	217	230	256	70,000 - 70,999	444	470	523
34,000 - 34,999	224	237	263	71,000 - 71,999	450	477	530
35,000 - 35,999	230	243	270	72,000 - 72,999	456	483	537
36,000 - 36,999	236	250	277	73,000 - 73,999	463	490	544
37,000 - 37,999	242	256	285	74,000 - 74,999	469	496	551
38,000 - 38,999	248	263	292	75,000 - 75,999	475	503	559
39,000 - 39,999	254	269	299				

RELIABLE VINTAGE PROGRAM – L.O.B. 86

OPTIONAL COVERAGES

**** VACANT USE: (Vacant policies will be non-renewed after 12 months.)**

Surcharge MH Premium by 25%

Deductible \$500.00

Minimum Earned Premium - \$75.00

OPTIONAL DEDUCTIBLES (All uses except Vacant):

\$ 500 All Other Perils

\$15.00

\$1,000 All Other Perils

\$30.00

OPTIONAL DEDUCTIBLE (Vacant):

\$1,000 All Perils – credit

\$20.00

NAMED PERILS UNATTACHED ADJACENT STRUCTURES, per \$100 of coverage:

\$ 1.00

NAMED PERILS PERSONAL EFFECTS COVERAGE, per \$100 of coverage:

\$.75

BURGLARY COVERAGE: (Not available on vacants)

\$25.00

GOLF CART COVERAGE:

\$35.00

\$100 Deductible applies

30 DAY TRIP COLLISION COVERAGE: (Fully Earned)

\$100. Ded.

\$250. Ded.

Single Wide

\$ 50

\$25

Double Wide

\$100

\$50

LENDER'S INTEREST PROTECTION:

\$15.00

TO ADD EARTHQUAKE COVERAGE:

\$ 5.00

10% Earthquake Deductible Applies

FLOOD COVERAGE IS NOT AVAILABLE

2% NON STRUCTURAL HAIL COVERAGE:

Territory A – \$20.00

Territory B – \$22.00

Territory C – \$25.00

SATELLITE SYSTEM, per \$100: (Full Description Including Serial # Required)

\$ 5.00

COMPREHENSIVE PERSONAL LIABILITY: (Not available on vacants)

\$ 25,000

\$10.00

\$ 50,000

\$18.00

\$100,000

\$22.00

Includes \$250 Medical Payments to Others.

PREMISES LIABILITY COVERAGE:

\$ 25,000

\$18.00

\$ 50,000

\$26.00

\$100,000

\$30.00

MINIMUM PREMIUM:

\$75.00

ALL PURPOSE PROGRAM – L.O.B. 48

ELIGIBILITY: Rental and commercial mobile homes.

PREMIUMS SHOWN ARE FOR AN ANNUAL TERM.

DEDUCTIBLE: \$250 All Other Perils / \$500 Wind

EARTHQUAKE AND FLOOD COVERAGES ARE EXCLUDED.

COVERAGES INCLUDE: As selected below.

NON-STRUCTURAL HAIL COVERAGE IS EXCLUDED.

MOBILE HOME & UNATTACHED STRUCTURES VALUE	Comprehensive			Named Perils		
	Territory A	Territory B	Territory C	Territory A	Territory B	Territory C
\$ 1,000 - \$ 1,999	\$27	\$34	\$43	\$21	\$28	\$34
2,000 - 2,999	27	34	43	21	28	34
3,000 - 3,999	32	41	50	26	33	41
4,000 - 4,999	37	48	60	30	39	48
5,000 - 5,999	43	55	67	34	44	55
6,000 - 6,999	48	62	77	39	49	61
7,000 - 7,999	54	68	85	43	55	67
8,000 - 8,999	59	75	93	47	60	74
9,000 - 9,999	64	82	102	51	65	81
10,000 - 10,999	70	89	110	56	72	89
11,000 - 11,999	83	107	133	66	85	105
12,000 - 12,999	92	118	146	74	94	117
13,000 - 13,999	100	127	158	79	102	126
14,000 - 14,999	111	142	177	89	113	140
15,000 - 15,999	117	150	186	93	119	148
16,000 - 16,999	122	156	194	97	124	154
17,000 - 17,999	127	163	201	102	131	162
18,000 - 18,999	132	168	209	105	134	166
19,000 - 19,999	139	178	220	111	142	177
20,000 - 20,999	148	189	234	118	151	187
21,000 - 21,999	154	197	244	123	157	195
22,000 - 22,999	159	204	254	127	163	201
23,000 - 23,999	165	211	261	132	168	209
24,000 - 24,999	171	219	272	137	175	217
25,000 - 25,999	179	229	284	143	184	228
26,000 - 26,999	183	234	291	147	187	232
27,000 - 27,999	189	243	301	152	195	242
28,000 - 28,999	196	250	310	156	200	248
29,000 - 29,999	201	258	320	161	205	255
30,000 - 30,999	207	264	327	165	211	261
31,000 - 31,999	215	275	341	172	220	273
32,000 - 32,999	220	282	350	177	226	280
33,000 - 33,999	226	289	358	181	231	287
34,000 - 34,999	231	295	366	185	236	293
35,000 - 35,999	239	305	378	190	244	303
36,000 - 36,999	243	311	386	195	249	309
37,000 - 37,999	249	319	396	199	255	316
38,000 - 38,999	256	327	406	204	261	324
39,000 - 39,999	262	336	416	210	269	333
40,000 - 40,999	268	342	425	214	274	339
41,000 - 41,999	274	351	435	219	280	348
42,000 - 42,999	279	357	443	224	287	355
43,000 - 43,999	286	366	454	229	293	364
44,000 - 44,999	292	373	463	233	299	370
45,000 - 45,999	299	382	474	239	305	378
46,000 - 46,999	304	389	483	243	311	386
47,000 - 47,999	310	397	492	248	318	394
48,000 - 48,999	316	404	502	253	323	400
49,000 - 49,999	321	411	509	257	328	408
50,000 - 50,999	327	419	520	262	336	416
51,000 - 51,999	335	429	532	268	342	425
52,000 - 52,999	340	435	540	272	348	431
53,000 - 53,999	346	442	548	276	353	438
54,000 - 54,999	352	450	559	281	361	447
55,000 - 55,999	358	459	569	287	367	455
56,000 - 56,999	363	464	576	290	371	460
57,000 - 57,999	371	475	590	297	381	472
58,000 - 58,999	377	483	598	302	386	479
59,000 - 59,999	382	489	607	306	392	486
60,000 - 60,999	387	495	614	310	397	492
61,000 - 61,999	395	505	626	316	404	502
62,000 - 62,999	400	513	636	320	410	508
63,000 - 63,999	407	520	645	325	416	516
64,000 - 64,999	412	528	654	330	422	523
65,000 - 65,999	419	537	666	336	430	533
66,000 - 66,999	424	542	673	339	434	538
67,000 - 67,999	430	551	684	345	441	547
68,000 - 68,999	435	557	691	349	446	553
69,000 - 69,999	442	566	702	353	452	560
70,000 - 70,999	448	574	712	358	459	569
71,000 - 71,999	455	582	722	364	465	577
72,000 - 72,999	461	591	732	369	473	586
73,000 - 73,999	467	597	740	373	478	593
74,000 - 74,999	472	603	748	378	484	599

ALL PURPOSE PROGRAM – L.O.B. 48

(Continued)

MOBILE HOME & UNATTACHED STRUCTURES VALUE	Comprehensive			Named Perils		
	Territory A	Territory B	Territory C	Territory A	Territory B	Territory C
\$75,000 - \$75,999	\$478	\$612	\$759	\$383	\$490	\$608
76,000 - 76,999	485	621	769	387	495	614
77,000 - 77,999	491	629	780	393	503	624
78,000 - 78,999	496	636	789	397	508	630
79,000 - 79,999	502	642	796	401	514	637
80,000 - 80,999	508	651	807	407	520	645
81,000 - 81,999	515	659	817	412	528	654
82,000 - 82,999	521	667	827	417	534	662
83,000 - 83,999	526	674	836	422	539	669
84,000 - 84,999	533	682	845	426	545	675
85,000 - 85,999	539	690	856	431	552	685
86,000 - 86,999	544	696	862	434	556	690
87,000 - 87,999	551	705	874	441	564	699
88,000 - 88,999	556	713	884	445	569	706
89,000 - 89,999	563	720	893	450	577	715
90,000 - 90,999	568	728	902	455	582	722
91,000 - 91,999	576	737	914	460	589	730
92,000 - 92,999	581	744	922	464	595	737
93,000 - 93,999	586	750	930	469	600	745
94,000 - 94,999	592	758	939	473	606	751
95,000 - 95,999	600	768	952	480	615	763
96,000 - 96,999	605	774	960	484	620	768
97,000 - 97,999	611	782	969	489	626	776
98,000 - 98,999	616	789	978	493	631	783
99,000 - 99,999	623	797	989	499	638	791
100,000 - 100,999	628	804	996	503	644	798
101,000 - 101,999	635	812	1,007	507	649	806
102,000 - 102,999	642	822	1,019	514	657	814
103,000 - 103,999	647	828	1,027	518	663	823
104,000 - 104,999	653	836	1,036	522	669	829
105,000 - 105,999	659	843	1,045	528	675	837
106,000 - 106,999	664	851	1,055	532	681	844
107,000 - 107,999	671	859	1,066	537	688	853
108,000 - 108,999	677	867	1,074	541	693	860
109,000 - 109,999	683	874	1,084	546	699	867
110,000 - 110,999	689	882	1,094	551	705	874
111,000 - 111,999	696	890	1,104	556	713	884
112,000 - 112,999	701	897	1,112	561	718	890
113,000 - 113,999	706	904	1,121	565	723	897
114,000 - 114,999	713	912	1,130	570	730	905
115,000 - 115,999	720	921	1,143	576	737	914
116,000 - 116,999	724	928	1,150	580	743	921
117,000 - 117,999	732	937	1,162	585	749	929
118,000 - 118,999	737	944	1,171	590	754	935
119,000 - 119,999	743	950	1,178	594	760	942
120,000 - 120,999	748	958	1,188	598	766	950
121,000 - 121,999	756	968	1,201	606	775	961
122,000 - 122,999	762	975	1,209	610	781	968
123,000 - 123,999	767	982	1,218	614	786	975
124,000 - 124,999	773	989	1,226	618	792	982
125,000 - 125,999	780	998	1,238	624	798	990
126,000 - 126,999	784	1,004	1,244	627	803	995
127,000 - 127,999	792	1,013	1,256	633	811	1,006
128,000 - 128,999	798	1,022	1,267	639	817	1,013
129,000 - 129,999	804	1,028	1,275	643	823	1,021
130,000 - 130,999	809	1,036	1,284	647	828	1,027
131,000 - 131,999	815	1,043	1,294	653	836	1,036
132,000 - 132,999	822	1,052	1,304	657	841	1,043
133,000 - 133,999	827	1,058	1,312	661	846	1,050
134,000 - 134,999	834	1,067	1,323	667	853	1,057
135,000 - 135,999	840	1,075	1,333	672	860	1,067
136,000 - 136,999	845	1,082	1,342	676	866	1,073
137,000 - 137,999	852	1,090	1,352	682	872	1,082
138,000 - 138,999	857	1,097	1,360	686	877	1,088
139,000 - 139,999	862	1,104	1,370	690	884	1,096
140,000 - 140,999	870	1,114	1,381	696	890	1,104
141,000 - 141,999	876	1,121	1,391	701	897	1,112
142,000 - 142,999	882	1,129	1,400	705	903	1,120
143,000 - 143,999	888	1,136	1,409	710	910	1,128
144,000 - 144,999	893	1,144	1,419	715	915	1,134
145,000 - 145,999	900	1,151	1,427	720	921	1,143
146,000 - 146,999	904	1,158	1,436	723	926	1,148
147,000 - 147,999	913	1,168	1,449	730	934	1,159
148,000 - 148,999	918	1,175	1,457	734	939	1,165
149,000 - 149,999	923	1,182	1,466	738	945	1,172
150,000 - 150,999	929	1,189	1,474	743	950	1,178

FOR COVERAGE LIMITS NOT SHOWN, CONTACT COMPANY.

ALL PURPOSE PROGRAM – L.O.B. 48

OPTIONAL COVERAGES:

OPTIONAL DEDUCTIBLES:

\$ 500 All Perils, Credit	\$15.00
\$1,000 All Perils, Credit	\$35.00

NAMED PERILS CONTENTS & COMMERCIAL FURNITURE, FIXTURES, AND EQUIPMENT COVERAGE, per \$100 of value: \$ 1.00

OWNER’S, LANDLORDS AND TENANTS LIABILITY:

(Available only on rental mobile homes, not available on commercial mobile homes.)
 Multiply rates times number of mobile homes on policy.

\$ 10,000	\$20.00
\$ 25,000	\$25.00
\$ 50,000	\$28.00
\$100,000	\$31.00
Medical Payments – \$250	

30 DAY TRIP COLLISION: (Fully Earned)

	<u>\$100 Ded.</u>	<u>\$250 Ded.</u>
Single Wide	\$ 50	\$25
Double Wide	\$100	\$50

LENDER’S INTEREST PROTECTION: \$15.00

NATURAL DISASTER PROTECTION: \$ 5.00

May only be purchased if Earthquake and Flood Coverages are purchased.

FLOOD COVERAGE: \$10.00

EARTHQUAKE COVERAGE: \$ 5.00

10% Earthquake Deductible Applies

2% NON STRUCTURAL HAIL COVERAGE:

Territory A –	\$20.00
Territory B –	\$22.00
Territory C –	\$25.00

SATELLITE SYSTEM, per \$100: (Full Description including serial # required) \$ 5.00

SUBMIT RISKS – DO NOT BIND:

1. Rental risks with 10 units and/or total amount of insurance exceeds \$75,000.
2. Any single risk which exceeds \$60,000 in value.
3. Commercial or rental risks when request for contents coverage exceeds \$10,000.
4. Commercial or rental risks when request is for any adjacent structure which exceeds the value of the mobile home.
5. When 10 or more insured units/sites are at one location.

UNACCEPTABLE RISKS – DO NOT BIND:

Mobile Homes used as food vendors, carnival, or circus use, are unacceptable.

MINIMUM PREMIUM: \$25.00 per mobile home
 \$50.00 per policy.

American Reliable **Insurance Company**

8655 E Via De Ventura
Scottsdale, AZ 85258-3321

A.M. Best Rated A-, Excellent

TO REPORT A CLAIM

Please call American Reliable Insurance Company and report claims directly to a claims representative. You may give this number to your insured to call direct.

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

Normal business hours are from 5:30 a.m. – 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.

TO OBTAIN SUPPLIES

Please call your General Agent for all your supply needs. Their phone number is listed on the front of this guide.