

AMERICAN RELIABLE MOBILE HOME

PROGRAM HIGHLIGHTS

"King Support Systems Ins. Serv.

American Reliable Mobile Home ACV Program!

This is available under the Special Program on our web-rater.

The American Reliable ACV program offer Replacement Cost with their "Full Repair Cost Protection" endorsement. This endorsement is available under the Special program for homes 1977 and newer. They also offer "Mobile Home Replacement Cost Protection" for homes 1996 and newer.

Please take a moment to view the program. Should you have any questions we will be more than happy to review the options with you and your staff.

Janet and Vy are here to assist you with all of your underwriting needs.

Thank you for your continued support!

Contact: Mobile Home Department
Direct: 949-488-2255 / 800-488-4096

Send submissions to: Fax: 949-488-2259

Forms and applications available at:
www.kinginsuranceca.com



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

AMERICAN RELIABLE INSURANCE COMPANY

MOBILE HOME FULL REPAIR COST PROTECTION

For an additional premium, your policy is changed to provide the following:

This optional coverage does not pertain to loss by hail, refer to **OUR PAYMENT METHODS FOR SPECIFIC TYPES OF LOSSES - HAIL** in the policy.

This coverage is applicable only to the Mobile Home and Unattached Adjacent Structures as defined in the policy.

- A.** Our liability for loss to the Mobile Home or Unattached Adjacent Structures under this policy shall not exceed the smallest of the following amounts:
- 1.** The limit of liability, as shown on the declaration page, applicable to the damaged or destroyed Mobile Home or Unattached Adjacent Structures.
 - 2.** The actual cash value of the Mobile Home or Unattached Adjacent Structures on the same premises and intended for the same occupancy and use.
 - 3.** The actual amount necessarily expended in repairing the same Mobile Home, or Unattached Adjacent Structures or any part thereof on the same premises and intended for the same occupancy and use.
- B.** When the full cost of repair is more than \$1,000 or more than 5% of the amount of coverage applicable to the Mobile Home or Unattached Adjacent Structures for the peril causing the loss, we shall not be liable for more than the actual cash value of the damaged property unless and until actual repair is completed.
- C.** You may elect to disregard this condition in making claim hereunder, but such election shall not prejudice your right to make further claim within 180 days after loss for any additional liability brought about by this coverage.
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WASHINGTON EXCEPTION: Item #2 above is amended to read:

"In the event of a total loss, we will pay the actual cash value of the Mobile Home or Unattached Adjacent Structures on the same premises and intended for the same occupancy and use."

Item #3 above is amended to read:

"The full cost to repair the same Mobile Home or Unattached Adjacent Structures, or any part thereof, on the same premises and intended for the same occupancy and use. We will repair with new parts of like kind and quality."

AMERICAN RELIABLE INSURANCE COMPANY

MOBILE HOME REPLACEMENT COST PROTECTION

For an additional premium, your policy is changed to provide the following:

Coverage for loss to your Mobile Home and Unattached Adjacent Structures at replacement cost without deduction for depreciation, subject to the following:

1. If at the time of loss, the amount of insurance in this policy on the damaged Mobile Home and Unattached Adjacent Structures is 80% or more of the full replacement cost of the Mobile Home and Unattached Adjacent Structures immediately prior to the loss, we will pay the cost of repair or replacement, without deduction for depreciation, but not exceeding the smallest of the following amounts:
 - (a) The limit of liability shown on the declaration page applicable to the damaged or destroyed Mobile Home or Unattached Adjacent Structures.
 - (b) The replacement cost of the Mobile Home, or Unattached Adjacent Structures, or any part thereof, with a new Mobile Home of like kind and quality of such Mobile Home or Unattached Adjacent Structures on the same premises and intended for the same occupancy and use.
 - (c) The amount actually and necessarily expended in repairing or replacing the same Mobile Home or Unattached Adjacent Structures intended for the same occupancy and use.
 - (d) Settlement of Hail Losses. Subject to the conditions of item 1b., the amount we will pay for loss to your Mobile Home or Unattached Adjacent Structures due to hail depends on the type of damage the hail causes, as stated below:
 - (1) **STRUCTURAL LOSS:** Hail can cause structural damage, which is the actual penetration of the exterior surface or the cracking or breaking of support materials. When this type of loss or damage occurs, the amount we pay will be the lowest of:
 - The cost of repairing or replacing the damaged portion of the property; or
 - The amount of insurance shown on the Declaration Page.
 - (2) **NON STRUCTURAL LOSS:** Hail often dents the exterior surface of a home. Since there is no structural damage, this will in no way affect the utility of the home. When this type of loss or damage occurs, the amount we pay will be the lowest of:
 - The cost of repairing or replacing the damaged portion of the property; or
 - Two percent (2%) of the amount of insurance shown on the Declaration Page.The damage to your property will reduce the amount of insurance available by the amount of the damage. Your coverage will return to the amount of insurance shown on the Declaration Page upon completion of the repairs or replacements.
2. If at the time of loss the amount of insurance in this policy on the damaged Mobile Home and Unattached Adjacent Structures is less than 80% of the full replacement cost of the Mobile Home and Unattached Adjacent Structures immediately prior to the loss, we will pay the larger of the following amounts, but not exceeding the limit of liability under this policy applying to the Mobile Home or Unattached Adjacent Structures.
 - (a) the actual cash value of that part of the Mobile Home and Unattached Adjacent Structures damaged; or
 - (b) that proportion of the cost to repair or replace, without deduction for depreciation, of that part of the Mobile Home and Unattached Adjacent Structures damaged, which the total amount of insurance in this policy on the damaged Mobile Home and Unattached Adjacent Structures bears to 80% of the replacement cost of the Mobile Home and Unattached Adjacent Structures.
3. In determining the amount of insurance required to equal 80% of the full replacement cost of the Mobile Home and Unattached Adjacent Structures immediately prior to the loss, you shall disregard the value of excavations, foundations, piers and other supports which are below the undersurface of the lowest basement floor or, where there is no basement, which are below the surface of the ground inside the foundation walls, and underground flues, pipes, wiring and drains.
4. When the full cost of repair or replacement is more than \$1,000 or more than 5% of the whole amount of insurance applicable to said Mobile Home or Unattached Adjacent Structures for the peril causing the loss, we shall not be liable for more than the actual cash value of the damaged property unless and until actual repair or replacement is completed.
5. You may elect to disregard this condition in making claim hereunder, but such election shall not prejudice your right to make further claim within 180 days after loss for any additional liability brought about by this coverage.
6. Inflation Guard Coverage. The limit of liability shown for Mobile Home and Unattached Adjacent Structures will be increased automatically by 3% at the end of each 12 month period after the inception or "from" date shown on the Declaration Page. The coverage amount will be rounded to the nearest \$1,000.

Important Update ***American Reliable “ACV” Mobile Home Program!***

Many of you have contacted us recently, with concerns expressed by your customers about having to insure their homes at current replacement values in a market of declining home values. In essence they are askingWhy must I insure my home for an amount far exceeding its' market value just so that I can have Replacement Cost Coverage in the event of a partial loss?

After discussion with American Reliable Insurance Company, we determined that a good solution would be to design a product that would afford coverage limits reflective of “today’s home values”, while also offering Full Repair Cost coverage in the event of a partial loss (nearly all losses).

We are pleased to now present such a product under our Special Program, found on the King Web Rater. This product is available for homes built after 1977. Age limits could possibly be expanded in the future, after further discussion with the Department of Insurance.

Should you have any questions please feel free to contact our underwriting department.

Thank you for your continued support!

08/29/11

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AMERICAN RELIABLE MOBILE HOME

BULLETIN HIGHLIGHTS

"King Support Systems Ins. Serv.

American Reliable Insurance Company revised their Rental and Vacant Mobile Home Rates.

- Rental Base Rates decreased dramatically
- Dwelling amount increased to \$125,000
- Higher Rental limits available upon request
- Vacant now available on **DP1** – Vandalism and Malicious Mischief automatically included

Don't forget to check your pending renewal list on our website. This tool is designed to help you maintain and manage your renewals effectively.

With fire season approaching please don't hesitate to call your underwriter regarding wildfire hazard scores. Janet and Vy are here to assist you with all of your underwriting needs.

Thank you for your continued support!

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BULLETIN HIGHLIGHTS

"King Support Systems Ins. Serv.

Just a reminder effective April 2011 American Reliable Insurance Company revised their Rental and Vacant Mobile Home Rates.

- Rental Base Rates decreased dramatically
- 15% Surcharge for 1976 and older has been deleted
- Dwelling amount increased to \$125,000
- Higher limits available upon request
- Use the All Purpose program to quote Rental
- Vacant now available on DP1 – Vandalism and Malicious Mischief automatically included

Should you have any questions regarding these coverage's please contact our office.

If your underwriter is on the other line please feel free to contact any of the underwriters. Ashlee, Janet and Vy are here to assist you with all of your underwriting needs.

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