



Product Bulletin

American Reliable Insurance Company

A NEW Vacant / Unoccupied Dwelling Product !

Dear California Agent,

American Reliable Insurance Company is pleased to introduce a new Vacant / Unoccupied program. Enclosed you will find a new Dwelling program application and rate guide.

Vacant / Unoccupied Dwelling program features:

- This is an admitted program.
- Rates shown for this program are on an ANNUAL TERM BASIS.
- A small \$35 Minimum Earned premium applies.
- A \$500 deductible is standard, higher deductibles are available for a premium credit.
- Coverage for Other Structures is available.
- Vandalism and Malicious Mischief coverage is included in the base premium.
- Personal Property is included to 10% of the coverage A limit (not in addition to the coverage A limit).
- Premises Liability limits to \$500,000 are available.
- Medical Payments limits to \$5,000 are available.

If your agency uses our Seaside rater the rater has been updated to include these changes. If your agency has access to the FSC rater the FSC rating program has also been updated to include this change.

This change is effective 11/01/2007.

American Reliable Insurance Company is committed to providing you with new and unique products to fit your specialty needs. If you need additional supplies or have questions, please contact your General Agent.

Sincerely,

Jeff Labe CIC, AU, AISL
Product Development Manager