

MANUFACTURED HOME PROGRAM

Choose American Reliable for your Manufactured Homes

GENEROUS DISCOUNTS AND CREDITS OFFERED

- In park discount
- Newer home credit
- Claims free credit
- Protective devices discount
- Tenure discount
- Multiple wind mitigation discounts

THE PROTECTION HOMEOWNERS WANT AND NEED*

- Three program options available (Preferred, Special, All-Purpose)
 - In park and out of park
 - No age restrictions - favorable pricing for newer homes
 - All protection classes
 - Values up to \$350,000
 - Occupancy: primary, secondary/seasonal, rental (tenant occupied), vacant
- Easily update the occupancy without cancelling/rewriting the policy
- Other structures and personal property coverage
- Personal or premises liability coverage
- Medical payments, additional living expenses, and fair rental value

MANY OPTIONS FOR CUSTOM COVERAGE*

- Limited water backup up to \$10,000 limit
- Golf cart coverage
- Equipment breakdown coverage
- Service line coverage
- Loss assessment
- Additional residence premises up to \$500,000 limit
- Increased radio and TV antennas
- Farm structures or livestock structures
- Increased fire department service
- Credit card, forgery, and counterfeit money coverage
- Identity fraud
- Scheduled personal property
- Permitted vacancy
- Occasional rental
- Freezing coverage
- Hobby farming (Special only)
- Personal Injury (Preferred only)

ADDITIONAL PROGRAM HIGHLIGHTS*

- Replacement cost and full report cost options available for all homes
- Multiple units with different occupancies are allowed on the same policy
- ZIP code level pricing
- Streamlined application - move from “quote” to “bind” quickly
- Seamlessly change the coverage form (Preferred, Special, By-line, All-Purpose) with a simple endorsement

Contact us for more information:

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*program availability varies by state

DWELLING2.0 PROGRAM

Why choose American Reliable for your Dwellings?

GENEROUS DISCOUNTS AND CREDITS OFFERED:

- Gated-community discount
- Renovated house credit
- Newer home credit
- Tenure discount
- Tenant screening discount
- Claim free credit
- Protective devices discount
- Professional property management discount

WE PROVIDE THE PROTECTION LANDLORDS WANT AND NEED:

- Vacancy coverage for rental properties awaiting new tenants - owners take the time to find the right tenants
- Liability coverage up to \$1,000,000 limit in most states
- Personal injury coverage
- Extended replacement cost coverage (additional 25% of coverage DP3 only)
- Ordinance or law coverage
- Loss assessment coverage
- Water backup and limited fungi coverages (DP3 only)
- Dwelling under renovation coverage - up to \$50,000 limit

ADDITIONAL PROGRAM HIGHLIGHTS:

- Favorable rates for homes valued at \$300,000 - \$750,000 (up to \$1,000,000 limit available)
- Innovative inland flood coverage up to \$50,000 limit (instant eligibility decision) - for properties not located in high-risk flood zones
- Replacement cost coverage for dwelling and contents
- Easily update the policy occupancy from tenant, owner, seasonal, or vacant with a simple endorsement
- Equipment breakdown and service line coverage available
- Schedule multiple dwellings on one policy
- Dwellings owned by an individually-owned limited liability corporation (LLC) are eligible
- Granular territories defined at the ZIP Code level
- Packaged coverages included in the base rate:
 - 10% Coverage B
 - 5% Coverage C
 - 20% Coverage D/E

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 **American Reliable**
Insurance Company®

 **Superior Underwriters**
www.superiorunderwriters.com

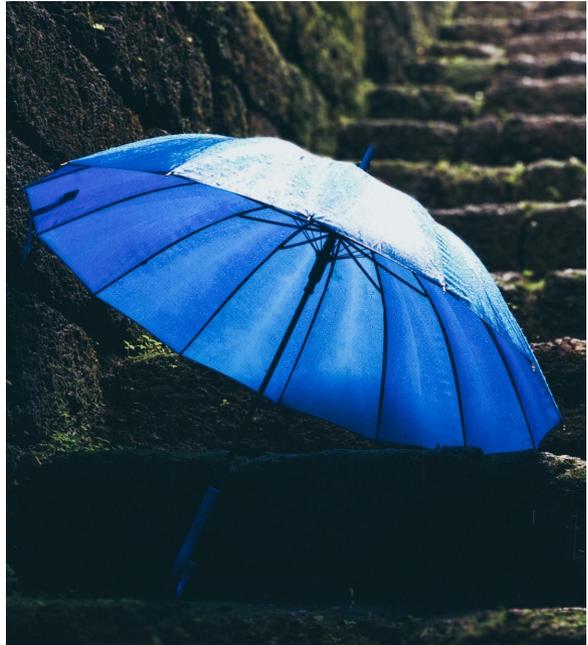


Personal Umbrella Program

We offer a uniquely flexible product to address varied coverage needs. Options include the ability to extend coverage to additional residences and write excess coverage over another umbrella policy. With limits from \$1–\$10 million, you cannot go wrong!

Program highlights:

- Competitive rates
- High performance/specialty cars
- Broad coverage appetite including endorsing to add limited liability corporations (LLCs), trusts, estates and family partnerships
- Homeowners or auto liability insurance with another company
- Young drivers in the household
- Motorcycles, jet skis, regular watercraft, ATVs and golf carts
- Farm exposures
- Increased uninsured/underinsured limits to \$1 million (in most states)
- Primary and Excess available
- Target risks such as celebrities, athletes and public figures are eligible
- Driver exclusions available to provide the ability to engineer risks with “driving record” issues
- Rental properties



We offer flexibility and competitive pricing.

[Click Here for Personal Umbrella Application](#)

Contact Us Today!

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www.superiorunderwriters.com

CA LIC: #0745051



Superior Underwriters
GSU Insurance Services
Divisions of Groninger & Co., Inc.

High Standards. High Expectations. High Value.



High-Value Homeowners & Dwelling Fire Coverage

Affluent buyers want diverse options and the best solution for their unique coverage needs. And when you write Homeowners and Dwelling Fire coverage with us, you can be sure you're getting high-quality coverage and service.

High-Value Homeowners Program

We offer coverage using ISO forms, so whether you're trying to place coverage for a high-value owner or their secondary home, a tenant package, or condominium unit owner, we have what you need.

High-Value Dwelling Fire Program

We specialize in hard-to-place, high-value exposures outside the traditional market:

- TIV over \$1 million
- Prior losses

Automatic coverage for:

- Personal property
- Comprehensive personal liability
- Medical payments
- Other structures
- Loss of use

Also available:

- Extended replacement cost
- Identity fraud expense
- Builders risk/course of construction
- Extended liability coverage for rental properties or a secondary residence
- Water backup and sump discharge or overflow
- In-home business (in some states)
- Personal injury
- Loss assessment
- Inland Marine coverage

Having difficulty placing high-value homes with other markets? Not with us! We specialize in risks with:

- Prior losses
- Prior declinations
- No prior insurance
- New purchases
- Vacation rentals to others
- Secondary locations without primary
- Unprotected risks
- An LLC or a trust with limited liability coverage

Homeowners Application

- Canceled or nonrenewed risks
- Owner- or tenant-occupied
- Condominiums
- Builders risk/course of construction
- Renovations
- Seasonal occupancies
- Vacation rentals
- Unprotected risks
- Vacant
- Secondary homes
- LLC or trust-owned properties

Select from a varied menu of coverage options, including:

- Special form
- Replacement cost
- Burglary
- Additional living expense
- Additional residence rented to others
- Stand alone other structures
- Personal or Premises liability
- Medical payments
- Monoline coverage
- 3-, 6-, 9- or 12-month terms

Dwelling Fire Application



Contact us Today!

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Program Highlights Include:

- > Available on HO-3 only
- > Insure to Actual Cash Value (ACV), Replacement Cost (RC) or Functional Replacement Cost (FRC) for 100% of completed dwelling amount
- > Policies must be written on an annual basis
- > Conversion to full HO-3 policy is available upon completion
- > Renovations must have Coverage A value of at least \$250,000
- > Minimum \$2,500 AOP deductible applies
- > If insured is contractor or acting as a contractor (provide experience information)
 - *\$25,000 Theft of Building Materials is included

Optional Coverages:

- > Soft Costs Coverage
- > Materials Off Site Coverage

[Homeowners
Application](#)

[Builder's Risk
Supplemental](#)

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Idaho – Introducing Dwelling Fire 2.0

Superior Underwriters is excited to announce the introduction of American Reliable's Dwelling Fire 2.0 product in Idaho, which now offers broader coverages, deductibles options, and discounts.

[Why choose American Reliable for your Dwellings?](#)



[Idaho 2.0 Product Summary](#)

Product Highlights

- Three program options for dwellings (DP-1, DP-2, DP-3)
 - No age restrictions – favorable pricing for newer homes
 - All protection classes (1-10)
 - Values: \$50,000 up to \$1,000,000
 - Occupancy: Primary, secondary/seasonal, rental (tenant occupied), vacant, renovation
- Replacement Cost available for dwellings up to 75 years of age (dwellings over 75 years require full updates within the last 35 years to be eligible for Replacement Cost)
- Update the occupancy without cancelling/rewriting an existing policy
- Seamlessly change the coverage form (DP-1, DP-2, DP-3) with a simple endorsement
- Multiple units with different occupancies are allowed on the same policy
- Only one line of business (58)

Optional Coverages

- Limited Water Backup: \$10,000, \$15,000, or \$25,000 limit options
- Broad Theft Coverage: \$1,000, \$2,000, \$5,000, or \$10,000 limit options
- Vandalism or Malicious Mischief: Limit is equal to Coverage A amount
- Residential Burglary: Up to 100% of Coverage C amount
- Equipment Breakdown: \$100,000/occurrence limit
- Service Line: \$10,000/occurrence limit
- **Inland Flood:** up to \$50,000 limit (availability varies by location)
- Personal Injury Coverage: Limit is equal to Coverage L amount
- Identity Fraud Coverage: \$1,500 included; \$5,000 and \$10,000 limits available
- Scheduled Personal Property: Up to \$10,000 limit per item (max \$25,000 for all items)
- **Dwelling Under Renovation Coverage:** \$50,000 in coverage for parts of dwelling undergoing renovation (premium is fully earned)
- Extended Replacement Cost Coverage: 25% Coverage A limit (DP-3 only)
- Ordinance or Law: 10% Coverage A for DP-1 risks; increased amount of 20% Coverage A limit for DP-2 and DP-3 risks

Discounts Available

- Central Burglar Alarm – 5%
- Central Fire Alarm – 5%
- Both Fire and Burglar Alarms – 10%
- Renovation – 17% to 2%
- Newer Dwelling (up to 9 years) – 16% to 2%
- Professional Property Management – 10%
- Tenant Screening – 3%
- Tenure Discount – 1.5% to 10%
- Age of Insured – 10% to 3%
- No Prior Loss Discount – 10%

Payment Options (E-Check or Credit Card)

- Full Payment
- 2-Payment Plan – 50% Down Payment
- 4-Payment Plan – 25% Down Payment
- 8-Payment Plan – 25% Down Payment
- Monthly Recurring Payment (ACH)

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Navigating home protection together



Protecting unique homes requires knowing the landscape.

As you navigate homeowners insurance needs in your area and strive to grow your business, count on us to be your trusted partner. Feel confident in our unique, customized solutions for all kinds of homes. We can build a flexible policy for your customers with high-quality service and competitive rates.



Automatic coverage for:

- Personal property
- Comprehensive personal liability
- Medical payments
- Other structures
- Loss of use



We specialize in risks with:

- Prior losses
- Prior declinations
- Lower-value homes in good condition
- No prior insurance
- New purchases
- Homes in distressed markets
- An LLC or a trust with limited liability coverage
- Structures rented to others

Other coverages:

- Extended replacement cost
- Identity fraud expense
- Water backup and sump discharge or overflow
- Extended liability coverage for rental properties or a secondary residence
- Builder's risk/course of construction
- In-home business (in some states)
- Personal injury
- Loss assessment
- Inland marine coverage
- Home rental coverage

Let us customize a flexible policy for your customers.



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Navigating home protection together



Protecting unique homes requires knowing the landscape.

As you navigate homeowners insurance needs in your area and strive to grow your business, count on us to be your trusted partner. Feel confident in our unique, customized solutions for all kinds of homes. We can build a flexible policy for your customers with high-quality service and competitive rates.



Select from a variety of coverage options, including:

- Burglary
- Fair rental value
- Additional living expense
- Special form
- Replacement cost
- Personal or premises liability
- Medical payments
- Unit owner's coverage for condominiums
- Seasonal dwelling contents
- Stand-alone other structures
- Monoline coverage



We specialize in hard-to-place exposures and dwelling classes outside the traditional market:

- Canceled or nonrenewed risks
- Owner- or tenant-occupied dwellings
- Builder's risk/course of construction
- Renovations
- Seasonal occupancies
- Vacation rentals
- Unprotected risks
- Low- and high-value dwellings
- Vacant dwellings
- LLC- or trust-owned properties
- Home day care (up to five children)

Let us customize a flexible policy for your customers.



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PERSONAL LINES SUCCESSFUL CLASSES

HOMEOWNERS (HO-3 & HO-8)

Non-Admitted
Primary & Secondary Homes PC 1-10
Builders Risk/COC
Homes with prior loss history
In-Home Businesses (max of 3 employees)
In-Home Day Care (max of 5 children)
High Value Homes
Log Homes
Bed & Breakfasts

HOMEOWNERS (HO-4 & HO-6)

Non-Admitted
Primary, Secondary & Tenant Occupied
Tenant Homeowners
In-Home Businesses (max of 3 employees)

DWELLING FIRE (DP-1 & DP-3)

Admitted & Non-Admitted
Primary, Seasonal Tenant &
Short-Term Vacation Rentals
Protection Class 1-10
Vacant Dwelling (3, 6, 12-month terms)
Builder's Risk
Renovations (3, 6, 12-month terms)
Homes with prior loss history

MANUFACTURED HOMES

Admitted-Available in WA, OR and ID

Preferred Program:

Primary & Secondary Manufactured Homes
Comprehensive with Replacement Cost on MH &
Other Structures

Special Program:

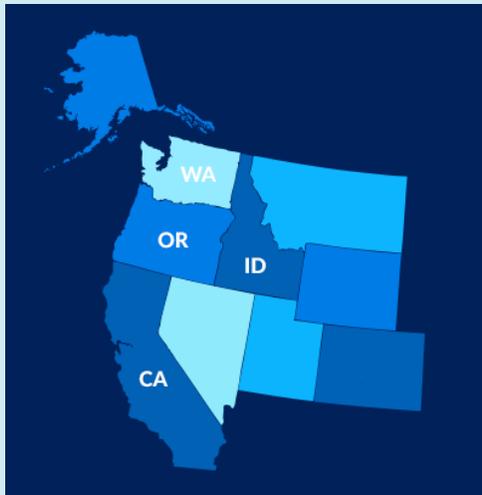
Primary & Secondary Manufactured Homes
Comprehensive with ACV on MH & Other
Structures Optional
Replacement Cost on MH less than 30 years old

All Purpose Program:

Rental & Commercial Manufactured Homes
Comprehensive or Named Perils on RC

ADDITIONAL PROGRAMS

Earthquake
Personal and Excess Umbrellas
(\$1-10 million limits available)
Inland Marine
Residential Vacant Land Liability
Stand Alone Liability
Excess Liability



Proudly Serving Producers in 4 Western States

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