



**INSURANCE UNDERWRITTEN BY:  
AMERICAN RELIABLE INSURANCE COMPANY**

It's smart to do business with a company that provides quality insurance products, dependable service and prompt claims handling.

The recreational insurance products described herein are underwritten by American Reliable Insurance Company (home office, Scottsdale, AZ), Assurant Specialty Property company. American Reliable Insurance has been in business since 1952 and has a Best's Rating of "A" (Excellent) by A.M. Best Company, \* an organization that rates insurance companies, based on financial strength and operating performance. This rating is 3rd highest out of 16 categories. As an agent or customer, you can expect quality insurance products, prompt service and timely processing of claims.

\*A.M. Best Company ratings range from A++ to F. The A.M. Best company neither endorse nor is affiliated with American Reliable Insurance Company.



[www.us-insurance.com](http://www.us-insurance.com)

A part of American Reliable Insurance Company,  
an Assurant Specialty Property Company

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ASSURANT  
Specialty  
Property®

## Product Reference Guide



### Recreational Insurance

Motorcycle

ATV

Boat

Personal Watercraft



[www.us-insurance.com](http://www.us-insurance.com)



### WEB ACCESS

Agents can access our system at [us-insurance.com](http://us-insurance.com) and entering your username and password. You may be prompted to install active-x print drivers the first time you login.



### SUBMITTING NEW BUSINESS

All documents including application, UM/UIM form, proof of discount and premium finance contract need to be faxed to us at 800-342-9156 within 3 business days.



### ENJOY EVEN BETTER RATES WITH DISCOUNTS

Beyond great rates we offer a number of valuable discounts to help your customers save even more. For discounts to apply, proof is required and must be submitted with new business submissions.

### PROTECTING YOUR CUSTOMER'S DREAM



## Motorcycle Insurance

- Annual policy
- 8 bikes per policy
- Limits up of \$250/500
- \$250, \$500, \$1,000 and \$1,500 deductibles available
- Physical damage coverage available for bikes up to 20 years old
- Homemade, kit bikes not eligible for physical damage coverage
- \$1,000 additional accessories automatically included with physical damage coverage
- Discounts available:
  - Policy Transfer
  - Home, Condo or Mobile Homeowner
  - Motorcycle Safety Course (basic or advanced)
  - Multiple Unit
  - Motorcycle Association
  - Theft Deterrent Device

*“flexible insurance solutions for your customers.”*



## Watercraft Insurance

### BOATS WE INSURE

- Bass Boats
- Runabouts
- Jet Boats
- House Boats
- Sailboats
- Pontoons
- Yachts
- Deck Boats
- Jon Boats
- Bay Boats
- Water-Ski Boats

### WATERCRAFT DISCOUNTS AVAILABLE:

- Transfer
- Claims Free
- Boating Safety Course
- Protective Devices

### DESIGNED TO FIT THE NEEDS AND BUDGET OF TODAY'S BOATER

- Boat up to 32ft and \$200,000 in value
- Total loss, agreed and actual cash value coverages available
- Physical damage coverage available for boats up to 26 years old
- Corporate titled boats are eligible if titled for tax purposes
- Boats with multiple owners - eligible

## Personal Watercraft Insurance

### ENJOY FREEDOM AND PROTECTION AT AFFORDABLE RATES

- Up to 6 units to a policy
- Limits available from \$15,000 up to \$500csl
- Water sports liability automatically included
- Medical coverage included on all policies
- Uninsured Boat Owners coverage
- Great discounts including transfer, multiple unit and claims free



### INSURANCE SCORING

We do not insurance score any of our products and no social security number is required. This means all customers can enjoy quality and competitive rates!

### REPORTING A CLAIM

Customers can report claims 24hrs a day 7 days a week receiving excellent and prompt claims service to ensure satisfaction

#### To Report a Claim:

800-245-1505 phone  
800-224-4170 fax  
[Claims.first.notice@assurant.com](mailto:Claims.first.notice@assurant.com)

#### Mail:

American Reliable Insurance Co.  
8655 East Via De Ventura  
Scottsdale, AZ 85258

### PAYMENT TERMS

Affordable payment plans are available for your customer with the option of 4, 6 or 8 monthly payments.

Cash, credit card or e-check are acceptable forms of payment.

Customers many options to pay including by phone or online.