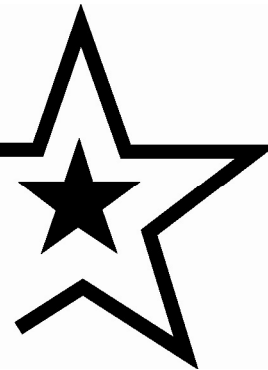


U.S. INSURANCE
SERVICES, INC.
www.us-insurance.com



**JET SKI
AND
TRAVEL TRAILER PROGRAMS
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AMERICAN RELIABLE INSURANCE COMPANY

JET SKI PROGRAM

GENERAL INFORMATION

DEFINITIONS

PERSONAL WATERCRAFT – A vessel certified for a maximum capacity of four (4) people, maximum length of 16 feet, have an inboard engine and propelled by impeller drive / jet drive.

TRAILER – Limited only to trailers specifically designed for transportation of personal watercraft, includes attached winch and other permanently attached equipment.

ACCESSORIES – Any optional, added equipment, accessories or parts or utility trailers. Or any special paint or finishes, or other custom work not included as “standard” by the manufacturer even if originally installed at the factory or dealer.

AGENT’S BINDING AUTHORITY

Appointed agents have binding authority in accordance with the rules contained in this manual. Coverage is bound as of the time and date the application is signed by both the applicant and the agent; however, all applications must be postmarked or transmitted electronically within 3 working days (72 hours) of binding. Weekends and federal holidays are excluded from working days.

HURRICANE NOTE

Physical damage binding authority is suspended when a county in the state is under a hurricane, tornado or severe storm watch warning or occurrence as designated by the U.S. Weather Bureau.

APPLICATIONS

Please submit all new business on the U.S. Insurance Services application form. To ensure all applications are processed promptly and correctly, be sure to include the following information:

1. Complete watercraft/boat identification numbers;
2. Copy of current watercraft/boat registrations;
3. All drivers and their correct driver’s license numbers;
4. Please indicate marital status as either single or married;
5. Correct limits and coverage’s including full descriptions of any optional accessories to be covered for Physical Damage;
6. Exact dates for all accidents and violations;
7. Loss history if available;
8. Insured’s signature (applicants under 18 years of age must also have parent’s and/or legal guardian’s signature) and
9. The payment plan and the proper gross payment.

CANCELLATIONS

1. Refund of unearned premiums will be calculated pro-rata if the company requests cancellation.
2. Unearned premium refunds for cancellation for nonpayment of premium will be calculated pro-rata.
3. If a policyholder requests a midterm cancellation, the premium refund will be calculated short-rate, except:
 - a. Policies not accepted by the insured due to an up rate and returned to us postmarked within 15 days of the date of issuance, will be canceled pro-rata.
 - b. No flat cancellations (except for cases of a NSF check for initial payment).
 - c. If a cancellation is desired prior to 15 days before the date of request, supporting documentation is required.
 - d. An insured signed request or lost policy release is required.
 - e. We will cancel for duplicate coverage only within 30 days from the postmark on the request. Proof must be submitted with the request. Coverages, operators and units must match exactly.

CLAIMS PROCEDURE

To ensure the most immediate and efficient response, we prefer that all claims be reported to American Reliable directly by the policyholder or claimant. Trained claims staff will begin processing and investigating the claim at the time it is reported. **Customers may reach American Reliable toll free to report losses at (800) 245-1505.**

ENDORSEMENT GUIDELINES

Changes in coverage, drivers or watercraft should be submitted in accordance with your binding authority. Suspension of coverage is not permitted.

PREMIUM FINANCING AND POLICY TERM

All policies must be written on an annual term basis only. All policies must be paid in full or financed through U.S. Insurance Services Premium Financing. **A down payment of 25% must be submitted with the application.**

FIXED EXPENSE FEE (FLORIDA ONLY)

A fixed expense fee of \$25 shall be charged on all new and renewal business.

MINIMUM WRITTEN PREMIUM

The minimum written premium is \$100 per policy.

COVERAGES OFFERED

1. BODILY INJURY & PROPERTY DAMAGE LIABILITY INCLUDING WATERSKIERS LIABILITY

Liability Coverage

Provides a combined single limit (except punitive or exemplary damages) for which any insured person is legally liable because of bodily injury or property damage arising from the ownership, maintenance or use of an insured personal watercraft. Liability Coverage includes **Water Skiers Liability** – Coverage while the insured is using their boat for water-skiing, aquaplaning or a similar pursuit.

Limits – (BI) \$15,000, \$25,000, \$50,000, \$100,000, \$300,000

2. ALL RISK PHYSICAL DAMAGE COVERAGE

Part A – Jet Ski & Jet Boat

Coverage includes eligible watercraft, motor and all equipment that is permanently installed on the watercraft.

Deductibles - \$250, \$350 and \$500

Theft Deductibles – \$250, \$1000 and \$2,500

3. MEDICAL PAYMENTS

Medical Payments

Covers all reasonable medical expenses incurred within one year of the date of any accident while occupying a covered boat subject to maximum policy limits.

Limits - \$1,000, \$2,500, \$5,000

4. OPTIONAL COVERAGES

Uninsured Boatowners – Uninsured Boatowners coverage cannot exceed the limit of liability coverage purchased.

Limits – (BI) \$15,000, \$25,000, \$50,000, \$100,000, \$300,000

Accessories Coverage – Available only if the policy includes all risk physical damage coverage. The selected physical damage deductible applies. Includes parts, decorations, painting or equipment that was not originally provided by the manufacturer as standard equipment, such as saddle bags, boarding steps, anchors and totes. A description of each accessory (including special paint jobs) and the value of each must be indicated with each application. Items that enhance speed or horsepower are **NOT ELIGIBLE**.

Trailer Coverage – Available only if the policy includes all risk physical damage coverage. Actual Cash Value (ACV) subject to a \$250 deductible. The trailer used to transport the watercraft will be included as covered property for physical damage with a \$250 deductible.

ELIGIBILITY GUIDELINE

ELIGIBLE RISKS

1. This program is applicable to personal watercraft such as a Jet Ski, Wet Bike and Wave Runner. Unit must be used for pleasure use only; no commercial or rental usage. The unit may not be modified in any way and may not be used for racing.

INELIGIBLE OPERATORS

1. Any operator with more than 5 minor violations within the past 3 years (36 months).

INELIGIBLE WATERCRAFT & BOATS

1. Units over 16 feet in length;
2. Homemade units;
3. Any unit designed or modified to be used primarily for racing;
4. Units owned by or titled to a corporation;
5. Units rented to others, leased or used commercially in any application;
6. Units that have been materially modified beyond acceptable factory specifications.
7. Physical damage only policies.

DISCOUNTS

TRANSFER DISCOUNT

A 10% discount will be applied if the insured personal watercraft was insured with an insurance carrier other than ARIC in the proceeding 12 months.

MULTI-UNIT DISCOUNT

A 5% discount applies to liability only when two or more watercrafts and/or jet boats from the same household are insured on the policy.

CLAIM FREE RENEWAL DISCOUNT

A 20% discount applies at renewal if insured has been claims free for 12 months.

AMERICAN RELIABLE INSURANCE COMPANY

TRAVEL TRAILER PROGRAM

GENERAL INFORMATION

AGENT'S BINDING AUTHORITY

Appointed agents have binding authority in accordance with the rules contained in this manual. Coverage is bound as of the time and date the application is signed by both the applicant and the agent; however, all applications must be postmarked within three working days (72 hours) of binding. Weekends and federal holidays are excluded from working days.

CLAIMS PROCEDURE

To ensure the most immediate and efficient response, we prefer that all claims be reported to American Reliable directly by the policyholder or claimant. Trained claims staff will begin processing and investigating the claim at the time it is reported. **Customers may reach American Reliable toll free to report losses at (800) 245-1505.**

POLICY TERM

The policy term is annual.

NEW BUSINESS APPLICATIONS

To make sure all applications are processed promptly and correctly be sure to include the following information:

- Vehicle year/make/model, complete Vehicle Identification Number (VIN);
- All operators and their correct driver's license numbers;
- Correct limits of coverages, including full descriptions and values of any additional equipment or modifications to be covered for Physical Damage;
- Proof of non-fault for any accident declared as such;
- Signed waivers and exclusions as required;
- Supporting documentation for any requested discounts;
- Insured's signature.
- The proper premium payment.

RENEWAL PROCEDURE

We will send a renewal notice/invoice directly to the insured prior to the policy expiration date. The insured must pay the amount billed, and the payment must be postmarked by the due date to maintain coverage without lapse.

RENEWAL RATING

Policies will be reviewed and re-rated at each expiration using current rates, point counts and classifications.

CANCELLATIONS

- Cancellations for nonpayment of premium will be calculated using a pro-rate method.
- No flat cancellations, except in situations where the insured's check for the initial payment is returned dishonored.
- Policies not accepted by the insured due to an up-rate, and returned to us postmarked within 15 days of the date of issuance, will be canceled pro-rata.
- If a cancellation is to be effective prior to 15 days before the date of cancellation request, supporting documentation is required with the request.
- A request signed by the insured or lost policy release is required. (ALL persons listed as named insureds and their spouses MUST sign the request or lost policy release.)

ENDORSEMENT GUIDELINES

- Changes in coverage, drivers or vehicles should be submitted in accordance with your binding authority.
- Notification of a replacement vehicle or change of address must be made within 30 days of the date of change.
- Suspension of coverage is not permitted.
- A request to add Physical Damage Coverage mid-term must be accompanied by two photographs of the trailer, one of which must include the license plate.
- Changes in driving record and operator age will be rerated at renewal only. All other policy changes will be rerated during the policy term.
- Endorsement premiums are calculated using the rules and rates in effect at the inception date of the policy.

NON-SUFFICIENT FUNDS CHARGE

There is a \$20 Non-Sufficient Funds charge on all dishonored checks. Once a check is returned, we issue a notice of cancellation on the policy. The insured is then required to pay the original amount plus the \$20 NSF check charge in order to have the policy reinstated.

REINSTATEMENT FEE

A \$10 Reinstatement Fee will be charged when a policy is reinstated or renewed with lapse.

TRAVEL TRAILERS WITH PRIOR DAMAGE

We require an inspection of the vehicle by the agent and photos of the damage, which are to be forwarded with the application.

UNDERWRITING GUIDELINES

Before quoting a risk or binding coverage, refer to the "Unacceptable Risks" list to determine acceptability. If you have any questions regarding acceptability, please call the Underwriting Department. We reserve the right to make final underwriting decisions.

GUIDELINES

1. Trailer must be owned by an individual(s).
2. Trailers must be the primary or seasonal residence of the owner, or used as the owner's recreational vehicle.
3. Adjacent Structures Coverage on the Stationary Program is limited to 50% of the value of the trailer, or \$2,500, whichever is less.
4. Value of **attached** additions for stationary units should be included in the value of the travel trailer itself for valuation and rating purposes.
5. Airstreams, Avions, and other "airplane type" trailers are acceptable. However, a 15% surcharge will be added to the base premium.
6. Trailer must have an active suspension with wheels attached
7. Trailer cannot be tied down or secured.
8. Trailer cannot exceed 12 feet in width and or exceed 400 total square feet.
9. Trailer cannot have attached appurtenant structures (i.e. Florida rooms).
10. A photograph of the Trailer must be uploaded onto our web system at submission.
11. Annual policies only.
12. Minimum Written Premium - \$75.00 per policy
13. Minimum Earned Premium - \$35.00 per policy

UNACCEPTABLE RISKS

1. Motor Homes, Mobile Homes, Home Made Trailers, and Horse Trailers.
2. Any operator that has been convicted of a major traffic violation with the past 3 years. MVR'S are **required** on all operators for units valued at \$20,000 or more (**Regular Program Only**).
3. Units used in Mexico.
4. Trailers used for **any** business activity.
5. Units greater than 40 feet in length.

COVERAGES OFFERED

REGULAR PROGRAM

- Comprehensive and Collision coverage on the Travel Trailer
- Named Perils Personal Effects – 10% of the Travel Trailer Amount
- Fire Department Service – up to \$100.00
- Towing and Labor – Up to \$200
- Emergency Vacation Expense – Up to \$250
- First Aid Expense – Up to \$500
- \$250 All Perils Deductible

OPTIONAL COVERAGES (REGULAR PROGRAM)

- Lienholder Interest Protection: (Fully Earned)
- Additional Personal Effects, per \$100
- Off Road Liability – Limits available of \$25,000 , \$50,000 and \$100,000.
- Optional Deductibles – By raising your All Perils deductible you will receive the following credit.
 - \$500 All Perils Deductible - \$20 credit
 - \$1,000 All Perils Deductible - \$40 credit

STATIONARY PROGRAM

- Comprehensive coverage on the Travel Trailer
- Named Perils Personal Effects – 10% of the Travel Trailer Amount
- Burglary Coverage on Personal Effects located inside the trailer
- Additional living expense – Up to 10% of the Travel Trailer Amount
- Fire Department Service – up to \$100.00
- First Aid Expense – Up to \$500
- \$250 All Perils Deductible

OPTIONAL COVERAGES (STATIONARY PROGRAM)

- Lienholder Interest Protection: (Fully Earned)
- Additional Personal Effects, per \$100 of value
- Adjacent Structures, per \$100 of value
- 30 Day Trip Collision Coverage (**Fully Earned**) – Available with deductibles of \$250, \$500 & \$1000
- Comprehensive Personal Liability: (Medical Payments \$500); Available limits of \$25,000, \$50,000, and \$100,000.
- Optional Deductibles – By raising your All Perils deductible you will receive the following credit.
 - \$500 All Perils Deductible - \$20 credit
 - \$1,000 All Perils Deductible - \$40 credit

COVERAGES OFFERED

LENDERS INTEREST PROTECTION – (Fully Earned premium except in S.C.)

(Available as optional coverage when Regular or Stationary Program is selected)

Coverage protects lienholders interest in your Travel Trailer (aka “Lender”) in the event damages occur to your travel trailer that may or may not otherwise be covered under normal coverage limits.

OFF ROAD LIABILITY COVERAGE

(Available as optional coverage when Regular Program is selected)

For an additional premium, your policy is amended which provides Liability coverage while travel trailer is detached from the towing unit and not on a public right of way while being used for recreational purposes. Off Road Liability limits of \$25,000, \$50,000 and \$100,000 are available.

PERSONAL EFFECTS COVERAGE

(Included coverage when Regular Program or Stationary Program is selected. Limited to 10% of Trailer value. Additional Personal Effects Coverage is available as an optional additional coverage). Pays for direct, sudden and accidental loss of, or damage to your personal effects insured your Travel Trailer caused by Fire, Lightning, Explosion, Windstorm, Tornado, Earthquake, Burglary, Vandalism, or Flood, up to the Amount of Insurance shown on the declarations page. Personal Effects items include cameras, clothing, cooking, utensils, dishes, foodstuffs, fishing-sporting-vacation equipment, and your other personal possessions incidental to the use of your Travel Trailer. Additional Personal Effects Coverage is available (for an additional premium) for both Regular and Stationary programs.

COMPREHENSIVE PERSONAL LIABILITY

(Available as optional coverage when Stationary Program is selected)

For an additional premium your policy is amended to provide Personal Liability Coverage up to the Amount of Insurance shown on the declaration page and Medical Payments Coverage (Medical Payments coverage - \$500). Liability Coverage provides protection against accidents that happen to somebody else, but that **you** are legally responsible for, subject to all policy terms and conditions. Coverage is available in limits of \$25,000, \$50,000, and \$100,000.

ADJACENT STRUCTURES COVERAGE

(Available as optional coverage when Stationary Program is selected)

For an additional premium your policy is amended to provide for your Adjacent Structures up to the Amount of Insurance shown on the declarations page. Coverage pays for direct, sudden and accidental loss of, or damage to, Adjacent Structures **you** have that are not in the original sales invoice or the certificate of origin (i.e. awnings, steps, garages, fences, carports, cabanas, porches, skirting, utility sheds, AC units, oil or gas drums which provide heating/cooking to the Travel Trailer, or water pumps that provide water to the trailer.

30 DAY TRIP COLLISION COVERAGE – (Fully Earned premium)

(Available as optional coverage when Stationary Program is selected)

For an additional premium, **your** policy is extended to include Trip Collision Coverage for 30 consecutive days. Coverage is for direct, sudden and accidental loss of or damage to **your** Travel Trailer, caused by collision or upset occurring while your Travel Trailer is being moved. Collision, which damages only wheels, tires, axles and running gear, is not covered. Coverage limits are available with deductibles of \$250, \$500, and \$1,000.