

# 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

