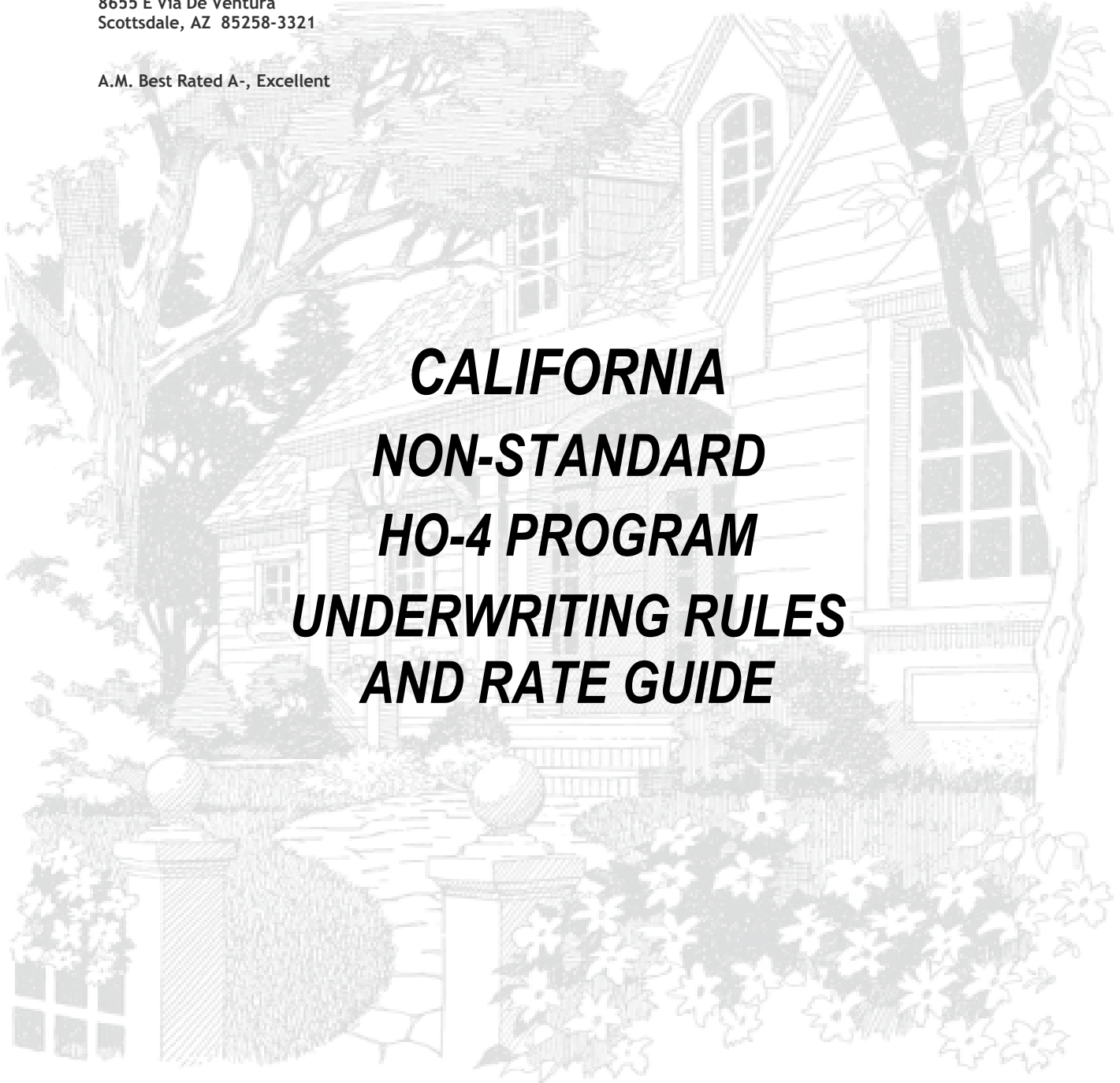


**American Reliable**  
Insurance Company

8655 E Via De Ventura  
Scottsdale, AZ 85258-3321

A.M. Best Rated A-, Excellent

EFFECTIVE NEW / RENEWAL: 08/01/04



**CALIFORNIA  
NON-STANDARD  
HO-4 PROGRAM  
UNDERWRITING RULES  
AND RATE GUIDE**



**UNION GENERAL**  
Insurance Services, Inc.

**PO BOX 6555  
CONCORD, CA 94524  
(925) 671-2128 FAX: (925) 671-0171  
E-MAIL: [ug@uniongeneral.com](mailto:ug@uniongeneral.com)  
LICENSE #: 0595325**

## HOW TO CONTACT US

**UNDERWRITING** – (480) 483-8666 or (800) 535-1333  
FAX: (480) 483-0238

**BILLING/STATUS** – (800) 891-3392

**CLAIMS** – (800) 245-1505  
FAX: (800) 224-4170 or (480) 483-2912

**SUPPLIES** – Contact your General Agent

## PREMIUM RULES

### VALUES TO BE WRITTEN:

Minimum Limit: \$ 5,000  
Maximum Limit: \$125,000

**POLICY TERM:** A policy may be written for a term of 12 months. Renewal policies will be based upon the rules, rates and forms in effect on the effective date of the renewal.

**INSTALLMENT BILLING OPTIONS:** A fully earned premium of up to \$6.00 for each installment will be collected from those insureds who elect to pay via an installment billing plan.

**WHOLE DOLLAR PREMIUM ROUNDING:** All policy and endorsement premiums will be a full dollar amount. For this purpose, an amount of fifty (50) cents or more will be rounded to the next whole dollar.

### MINIMUM PREMIUMS:

A minimum written premium of \$185.00 for each policy applies.  
A minimum retained premium of \$75.00 for each policy applies.  
Monetary endorsements are subject to a minimum written premium amount of \$5.00.

**CHANGES:** All changes requiring adjustment of premium will be computed pro rata. All changes will be based upon the rules, rates and forms in effect on the effective date of the change.

**WAIVER OF PREMIUM:** If a policy is changed and results in a premium increase of less than \$5, this adjustment will be waived.

**CANCELLATIONS:** If the insurance is canceled at the request of the Company or the insured, the unearned premium will be computed on a pro-rata basis.

## UNDERWRITING RULES

### **BINDING:**

Bound applications that do not meet our underwriting criteria for eligibility will be processed and a Notice of Cancellation will be issued to terminate coverage. Unbound applications that do not meet our underwriting criteria for eligibility will be returned to the agent with a letter of explanation.

For coverage to begin as requested, the application must be mailed within 72 hours of the effective date, otherwise coverage is bound at 12:01 a.m. the day it was received by the company or general agent.

### **NATURAL CATASTROPHES - BINDING:**

**EARTHQUAKE RESTRICTIONS:** When a major earthquake occurs, the Company will impose binding authority restrictions on all agents in the affected area:

- Binding authority will be restricted when an earthquake reading 5.0 or greater on the Richter Scale occurs.
- Binding authority will be restricted for the day of the quake and for the 3 day period following the quake.
- An aftershock reading 5.0 or greater on the Richter Scale will be considered a new earthquake, and will result in a new period of suspended binding authority.
- The restrictions will apply to all counties located within 150 miles of the earthquake's epicenter.
- The same above restrictions apply to any requests to increase coverage limits.
- Renewals are not affected by these restrictions.

***This only applies when earthquake coverage is provided.***

***As a rule, if a threat exists, agents should not bind coverage until they have called the Company and verified that no binding restrictions are in effect.***

## TERRITORIAL DEFINITIONS

**Territory 1: Counties of:** Contra Costa      Fresno

**Territory 2: Counties of:** Amador      Glenn      Mono      San Joaquin      Sutter      Yolo  
 Butte      Madera      Napa      Santa Barbara      Tehama      Yuba  
 Calaveras      Mariposa      Nevada      Shasta      Tulare  
 Colusa      Merced      San Benito      Solano      Tuolumne

**Territory 3: Counties of:** Alameda      Kings      Modoc      Sacramento      Santa Cruz      Ventura  
 Alpine      Lake      Monterey      San Bernardino      Sierra  
 Del Norte      Lassen      Orange      San Francisco      Siskiyou  
 El Dorado      Los Angeles\*      Placer      San Luis Obispo      Sonoma  
 Humboldt      Marin      Plumas      San Mateo      Stanislaus  
 Kern      Mendocino      Riverside      Santa Clara      Trinity

\* Los Angeles County – Only the following zip codes:

91301	91302	91361	91711
91714	91715	91716	91759

**Territory 4: Counties of:** Imperial      Inyo      San Diego

**Territory 5:** Los Angeles County – Remainder of zip codes not in Territory 3.

## UNACCEPTABLE RISKS

1. Mobile Homes that are not on a permanent foundation.
2. Boats, automobiles, recreational and utility type trailers.
3. Premises occupied by more than one family or more than three unrelated individuals.
4. Any risk with a declared value of more than the requested policy limits.
5. Premises that are used for seasonal or secondary residency.
6. More than three claims/losses within the past 36 months.
7. Any risk with a claim/loss resulting from any insured's willful or malicious behavior.
8. Risks with any business conducted on the premises. This includes, but is not limited to, farming, childcare.
9. Risks with any roomers or boarders.
10. Risks that have been refused, canceled, or non-renewed in the past three years.
11. Risks with homemade supplemental heating devices; supplemental heating devices that are the primary source of heat; or supplemental heating devices that are not properly maintained.

# HO-4 – L.O.B. #24

**PREMIUMS SHOWN INCLUDE:**

- \$250 All Peril Deductible
- Personal Property coverage as selected
- CPL / Med Pay - \$10,000 / \$1,000
- Loss of Use - 20% of Personal Property amount
- Worker's Compensation – Occasional Worker's

**CREDITS:**

- If the risk is insured for one or more years and has not had any losses / claims during that time period, a 10% credit applies to the base premium.
- If the risk is insured for three or more years and has not had any losses / claims during that time period, a 20% credit applies to the base premium.
- Secured Complex credit - 5% - Main door entrance access by key lock or buzzer.

**SUPPLEMENTAL HEATING SURCHARGE: \$25.00**

Risks with homemade supplemental heating devices; supplemental heating devices that are a primary source of heat; or supplemental heating devices that are not properly maintained are not eligible.

Coverage Amount	Territory 1		Territory 2		Territory 3		Territory 4		Territory 5	
	PC 1-8	PC 9-10	PC 1-8	PC 9-10	PC 1-8	PC 9-10	PC 1-8	PC 9-10	PC 1-8	PC 9-10
\$ 5,000	\$130	\$195	\$143	\$215	\$156	\$234	\$169	\$254	\$195	\$293
6,000	138	207	152	228	166	248	179	269	207	311
7,000	146	219	161	241	175	263	190	285	219	329
8,000	154	231	169	254	185	277	200	300	231	347
9,000	162	243	178	267	194	292	211	316	243	365
10,000	170	255	187	281	204	306	221	332	255	383
11,000	178	267	196	294	214	320	231	347	267	401
12,000	186	279	205	307	223	335	242	363	279	419
13,000	194	291	213	320	233	349	252	378	291	437
14,000	202	303	222	333	242	364	263	394	303	455
15,000	210	315	231	347	252	378	273	410	315	473
16,000	218	327	240	360	262	392	283	425	327	491
17,000	226	339	249	373	271	407	294	441	339	509
18,000	234	351	257	386	281	421	304	456	351	527
19,000	242	363	266	399	290	436	315	472	363	545
20,000	250	375	275	413	300	450	325	488	375	563
21,000	258	387	284	426	310	464	335	503	387	581
22,000	266	399	293	439	319	479	346	519	399	599
23,000	274	411	301	452	329	493	356	534	411	617
24,000	282	423	310	465	338	508	367	550	423	635
25,000	290	435	319	479	348	522	377	566	435	653
26,000	296	444	326	488	355	533	385	577	444	666
27,000	302	453	332	498	362	544	393	589	453	680
28,000	308	462	339	508	370	554	400	601	462	693
29,000	314	471	345	518	377	565	408	612	471	707
30,000	320	480	352	528	384	576	416	624	480	720
31,000	326	489	359	538	391	587	424	636	489	734
32,000	332	498	365	548	398	598	432	647	498	747
33,000	338	507	372	558	406	608	439	659	507	761
34,000	344	516	378	568	413	619	447	671	516	774
35,000	350	525	385	578	420	630	455	683	525	788
36,000	356	534	392	587	427	641	463	694	534	801
37,000	362	543	398	597	434	652	471	706	543	815
38,000	368	552	405	607	442	662	478	718	552	828
39,000	374	561	411	617	449	673	486	729	561	842
40,000	380	570	418	627	456	684	494	741	570	855
41,000	386	579	425	637	463	695	502	753	579	869
42,000	392	588	431	647	470	706	510	764	588	882
43,000	398	597	438	657	478	716	517	776	597	896
44,000	404	606	444	667	485	727	525	788	606	909
45,000	410	615	451	677	492	738	533	800	615	923
46,000	416	624	458	686	499	749	541	811	624	936
47,000	422	633	464	696	506	760	549	823	633	950
48,000	428	642	471	706	514	770	556	835	642	963
49,000	434	651	477	716	521	781	564	846	651	977

# HO-4 – L.O.B. #24

**PREMIUMS SHOWN INCLUDE:**

- \$250 All Peril Deductible
- Personal Property coverage as selected
- CPL / Med Pay - \$10,000 / \$1,000
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- Worker's Compensation – Occasional Worker's

**CREDITS:**

- If the risk is insured for one or more years and has not had any losses / claims during that time period, a 10% credit applies to the base premium.
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Risks with homemade supplemental heating devices; supplemental heating devices that are a primary source of heat; or supplemental heating devices that are not properly maintained are not eligible.

Coverage Amount	Territory 1		Territory 2		Territory 3		Territory 4		Territory 5	
	PC 1-8	PC 9-10	PC 1-8	PC 9-10	PC 1-8	PC 9-10	PC 1-8	PC 9-10	PC 1-8	PC 9-10
\$50,000	\$440	\$660	\$484	\$726	\$528	\$792	\$572	\$858	\$660	\$ 990
51,000	445	668	490	734	534	801	579	868	668	1,001
52,000	450	675	495	743	540	810	585	878	675	1,013
53,000	455	683	501	751	546	819	592	887	683	1,024
54,000	460	690	506	759	552	828	598	897	690	1,035
55,000	465	698	512	767	558	837	605	907	698	1,046
56,000	470	705	517	776	564	846	611	917	705	1,058
57,000	475	713	523	784	570	855	618	926	713	1,069
58,000	480	720	528	792	576	864	624	936	720	1,080
59,000	485	728	534	800	582	873	631	946	728	1,091
60,000	490	735	539	809	588	882	637	956	735	1,103
61,000	495	743	545	817	594	891	644	965	743	1,114
62,000	500	750	550	825	600	900	650	975	750	1,125
63,000	505	758	556	833	606	909	657	985	758	1,136
64,000	510	765	561	842	612	918	663	995	765	1,148
65,000	515	773	567	850	618	927	670	1,004	773	1,159
66,000	520	780	572	858	624	936	676	1,014	780	1,170
67,000	525	788	578	866	630	945	683	1,024	788	1,181
68,000	530	795	583	875	636	954	689	1,034	795	1,193
69,000	535	803	589	883	642	963	696	1,043	803	1,204
70,000	540	810	594	891	648	972	702	1,053	810	1,215
71,000	545	818	600	899	654	981	709	1,063	818	1,226
72,000	550	825	605	908	660	990	715	1,073	825	1,238
73,000	555	833	611	916	666	999	722	1,082	833	1,249
74,000	560	840	616	924	672	1,008	728	1,092	840	1,260
75,000	565	848	622	932	678	1,017	735	1,102	848	1,271
76,000	570	855	627	941	684	1,026	741	1,112	855	1,283
77,000	575	863	633	949	690	1,035	748	1,121	863	1,294
78,000	580	870	638	957	696	1,044	754	1,131	870	1,305
79,000	585	878	644	965	702	1,053	761	1,141	878	1,316
80,000	590	885	649	974	708	1,062	767	1,151	885	1,328
81,000	595	893	655	982	714	1,071	774	1,160	893	1,339
82,000	600	900	660	990	720	1,080	780	1,170	900	1,350
83,000	605	908	666	998	726	1,089	787	1,180	908	1,361
84,000	610	915	671	1,007	732	1,098	793	1,190	915	1,373
85,000	615	923	677	1,015	738	1,107	800	1,199	923	1,384
86,000	620	930	682	1,023	744	1,116	806	1,209	930	1,395
87,000	625	938	688	1,031	750	1,125	813	1,219	938	1,406
88,000	630	945	693	1,040	756	1,134	819	1,229	945	1,418
89,000	635	953	699	1,048	762	1,143	826	1,238	953	1,429
90,000	640	960	704	1,056	768	1,152	832	1,248	960	1,440
91,000	645	968	710	1,064	774	1,161	839	1,258	968	1,451
92,000	650	975	715	1,073	780	1,170	845	1,268	975	1,463
93,000	655	983	721	1,081	786	1,179	852	1,277	983	1,474
94,000	660	990	726	1,089	792	1,188	858	1,287	990	1,485
95,000	665	998	732	1,097	798	1,197	865	1,297	998	1,496
96,000	670	1,005	737	1,106	804	1,206	871	1,307	1,005	1,508
97,000	675	1,013	743	1,114	810	1,215	878	1,316	1,013	1,519
98,000	680	1,020	748	1,122	816	1,224	884	1,326	1,020	1,530
99,000	685	1,028	754	1,130	822	1,233	891	1,336	1,028	1,541
100,000	690	1,035	759	1,139	828	1,242	897	1,346	1,035	1,553
For each add'l \$1,000 of coverage, add:	\$4.00	\$6.00	\$5.00	\$7.00	\$6.00	\$8.00	\$7.00	\$9.00	\$8.00	\$10.00

# HO-4 – L.O.B. #24 – OPTIONAL COVERAGES

**OPTIONAL DEDUCTIBLES:** *(Credit applies to the base premium.)*

**Does not change the earthquake deductible, if purchased.**

\$ 500 All Perils .....	10%
\$1,000 All Perils .....	15%

**PERSONAL PROPERTY REPLACEMENT COST:** *(Per \$1,000 of coverage)* ..... \$1.00

Limit must equal Personal Property limit.

**Earthquake:** *(Per \$1,000 of coverage)*

10% deductible applies (\$1,000 minimum)

Frame .....	\$ 4.00
Masonry .....	\$ 10.00

**COMPREHENSIVE PERSONAL LIABILITY:**

To delete, credit: .....	\$ 3.00
\$ 25,000 .....	\$ 10.00
\$ 50,000 .....	\$ 25.00
\$100,000 .....	\$ 45.00
\$300,000 .....	\$100.00

**WORKER'S COMPENSATION:**

**Occasional Workers** – Included.

**Outside Household Workers** - Employment of not less than 10 hours per week of service.

Principle jobs include, but are not limited to, gardeners, landscapers, and chauffeurs.

Add \$105.00 per employee, per year.

**Insured Household Workers** - Employment of not less than 10 hours per week of service.

Principle jobs include, but are not limited to, housekeepers, cooks, nurses, and baby-sitters.

Add \$131.00 per employee, per year.