



ARBELLA
INSURANCE GROUP

Homeowners Coverages and Discounts

DISCOUNT/COVERAGE	BENEFIT	ELIGIBILITY REQUIREMENTS
Topsail Package 11AR 1279 (NEW in 2010)	Packages three of our most popular endorsements: <ul style="list-style-type: none"> 11AR 1126 Specified Additional Amount of Insurance at 150% of Coverage A 11AR 1034 Special Coverage Endorsement 11AR 1240 Identity Fraud Expense Coverage 	<ul style="list-style-type: none"> Available for form HO3 only
Off-premises Power Outage Reimbursement 11AR 1277 (NEW in 2010)	<ul style="list-style-type: none"> We will pay up to a maximum of \$100 per day in incurred expenses for hotel stays and meals when the residence premises becomes uninhabitable as the result of an accidental interruption in utility service provided by an off-premises power source. Coverage lasts up to a maximum of 10 days with a maximum payout of \$1,000. 	<ul style="list-style-type: none"> Available for all forms Coverage begins when the residence premises has been without power for 48 consecutive hours. After the 48 hour waiting period has passed, payment will be made for each consecutive day that the residence premises is without power.
Water Back Up and Sump Discharge or Overflow 11AR 1278 (NEW in 2010)	<ul style="list-style-type: none"> Provides water back up coverage with a limit of liability of \$3,000. This coverage can be stacked with the \$2,000 water backup coverage provided in our existing 11AR 1034 endorsement. 	<ul style="list-style-type: none"> Available for form HO3 only
Blanket Coverage for Collectible Banks, Trains, and Clocks 11AR 1242 (NEW in 2010)	<ul style="list-style-type: none"> Provides blanket coverage for collectible Banks, Trains, and Clocks Coverage is provided in increments of \$1,000 at a cost of \$5 per \$1,000 	<ul style="list-style-type: none"> Available for all forms
Condominium Schooner Package Endorsement 11 AR 1273 (Ed. 07/09) (NEW 7/1/09)	Packages the following endorsements: <ul style="list-style-type: none"> HO 0435 (Ed. 04/91) Loss Assessment Coverage HO 1731 (Ed. 04/91) Unit Owners Coverage C Special Coverage 11 AR 1034 (Ed. 04/08) Special Coverage Endorsement 11 AR 1240 (Ed. 10/05) Identity Fraud Expense Coverage 11 AR 1274 (Ed. 07/09) Monthly Association Fee Reimbursement Coverage 11 AR 1276 (Ed. 07/09) Loss Assessment (resulting from a deductible) 	<ul style="list-style-type: none"> Applies to eligible HO-6 policies
Loss Assessment Coverage HO 0435 (Ed. 04/91) (NEW 7/1/09)	<ul style="list-style-type: none"> New coverage limit of \$75,000 (total) is available for residence premises only. 	<ul style="list-style-type: none"> Available for all forms
Monthly Association Fee Reimbursement Coverage 11 AR 1274 (Ed. 07/09) (NEW 7/1/09)	<ul style="list-style-type: none"> Coverage up to \$250 per month if residence becomes uninhabitable as the result of a covered loss. 	<ul style="list-style-type: none"> Available for form HO6 only Coverage begins when the "residence premises" has been uninhabitable for 14 consecutive days



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Assisted Living Care Coverage 11 AR 1275 (Ed. 07/09) (NEW 7/1/09)	<ul style="list-style-type: none"> ▪ \$10,000 Personal Property and \$300,000 Liability Coverage for a relative of a named insured residing in an assisted living care facility. 	<ul style="list-style-type: none"> ▪ Available on all forms ▪ The living care facility must be located in Massachusetts and provide assisted living services
Named Storm Deductible 11 AR 1268 (Ed. 07/09) (NEW 7/1/09)	<ul style="list-style-type: none"> ▪ Replaces Wind and Hail Deductible and applies only to storms named by the National Weather Service. 	<ul style="list-style-type: none"> ▪ Available for form HO3 only
Loss Assessment Coverage—Increase in Coverage 11 AR 1276 (Ed. 07/09) (NEW 7/1/09)	<ul style="list-style-type: none"> ▪ Increase in Coverage for an assessment that results from a deductible ▪ Increases special limit from \$1,000 to \$2,500. 	<ul style="list-style-type: none"> ▪ Available on form HO6 only for policies with the HO 0435—Loss Assessment Coverage
Auto Rewards Endorsement 11 AR 1258 20% of adjusted base premium	<ul style="list-style-type: none"> ▪ Reduces Homeowners Premium for customers having auto with Arbella ▪ Homeowners All Perils deductible is waived for a loss that affects both home and auto or a Homeowners loss greater than \$50,000 ▪ Replacement cost for lost or stolen automobile keys ▪ May be added any time during the term 	<ul style="list-style-type: none"> ▪ Must have an active MA PPA policy with Arbella* ▪ Applies to eligible new and renewing Homeowners policies ▪ Endorsement will be removed as of the date the named insured no longer has an active auto policy with Arbella

*Exceptions may apply to book transfers when Arbella receives an insured's signed affidavit stating their intent to place their auto policy with Arbella at the next renewal or 12 months from the Homeowners policy's original effective date, whichever occurs first.

ADDITIONAL DISCOUNTS

AUTO REWARDS LOYALTY CREDIT—5%

Reduces Homeowners renewal premium for customers with Auto Rewards endorsement, must have an active MA PPA policy with Arbella, discount will be removed as of the date the named insured no longer has an active auto policy with Arbella, applies upon the first and each subsequent renewal, discount applies in place of Loyalty Credit for eligible accounts.

LOYALTY CREDIT—3%

Rewards customers who maintain their Homeowners policies with Arbella, applies upon the first and each subsequent renewal

NEW HOME CREDIT (AVAILABLE FOR HO3 ONLY)

2%–20% of adjusted base premium, reduces premiums for owners of newer homes, applies to dwellings no more than 10 years old

PROTECTIVE DEVICES (AVAILABLE FOR ALL FORMS)

2%–13% of adjusted base premium, improve occupant safety and reduce Homeowners premium with safety devices, including 6% for properties with central station alarms, approved and properly installed safety devices qualify

RESIDENCE SAFETY PACKAGE

11AR 1033 (Available on all forms) **3%** of adjusted base premium, basic safety measures qualify for reduced Homeowners premium (Dead Bolt, Smoke Alarm, and Fire Extinguisher)

MAHA—MASSACHUSETTS AFFORDABLE HOUSING ALLIANCE WORKSHOP CREDIT (AVAILABLE FOR HO3 AND HO6 FORMS)

10% of adjusted base premium, reduces Homeowners premium after attending free educational workshop offered by MAHA, workshop credit applies for 2 years, copy of program certificate required

Please note: Elite, Preferred and Standard Homeowners require 100% ITV.