

American Reliable vs. American Southern

Carrier & Coverage Comparison

Carrier Information	American Reliable (New Carrier)	American Southern (Prior Carrier)
A.M. Best Financial Strength & Operating Performance	"A" (Excellent)	"A" (Excellent)
Admitted / Non-Admitted in the state of Florida	Admitted	Admitted
Coverage Comparison		
Coverage Description	American Reliable (New Carrier)	American Southern (Prior Carrier)
Dwelling (Coverage A)	Comprehensive	Comprehensive
Contents (Furniture, TV, etc)	Comprehensive	Optional
Other Structures (Sheds, Unattached Garages, etc)	Comprehensive	Optional
Loss Of Use <i>Pays you in the event you cannot live in your home due to a covered loss.</i>	20% of Coverage 'A' Amount Included	20% of Coverage 'A' Amount Available
Personal Liability	Yes (Additional Charge)	Yes (Additional Charge)
Medical Payments	Yes (Additional Charge)	Yes (Additional Charge)
Flood Coverage	No (Not Available)	Yes
Dwelling Loss Settlement	Actual Cash Value	Actual Cash Value
Dwelling Replacement Cost Coverage	Available (additional charge)	Available Home 15 Years & Newer (Additional Charge)
Contents Replacement Cost Coverage	Available (Additional charge)	Available (Additional charge)
Deductibles (Hurricane Only)	From \$100 up to 10% of Coverage A	\$500
Deductibles (All Other Perils)	\$100 - \$1,000	None - \$500
Credits for Higher Deductibles (Hurricane and Other)	Yes	Yes
Wind Excluded	No	No
Claim Free Discounts	Yes	No
Earthquake Coverage	Yes	Yes
Sinkhole Coverage	Yes	Yes

Caution: No coverage is provided in this comparison; nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is a conflict between your policy and this comparison, the policy shall prevail.

