



## COVERAGE That Delivers

First Protector  
delivers by  
covering important  
gaps in your  
homeowners policy  
that keep your  
home safe.

The insurance described is subject to all terms and conditions of the insurance policy/certificate, which you should review for details. The premium, terms and conditions of the insurance are subject to change.

First Protector is underwritten by American Reliable Insurance Company (home office, Scottsdale, AZ), an Assurant Specialty Property company. American Reliable Insurance has been in business since 1952 and has \$316 million in gross written premiums. American Reliable Insurance has a Best's Rating of "A" (Excellent) by A.M. Best Company, an organization that rates insurance companies, based on financial strength and operating performance. Financial data is for the period ending 12/31/11.

This policy provides no coverage if your residence or property is used for commercial purposes. The policy effective date will be assigned within 60 days of receipt of the enrollment form.

Additional exclusions and limitations apply, including but not limited to losses which result from war; events which cause allergies; noise; pollution; contamination; normal wear and tear; riot; neglect; vandalism of vacant property; interruption of power; intentional or dishonest acts; conditions known by you to exist prior to purchase of this insurance; governmental activity, including seizure, confiscation or destruction by a governmental or public authority; faulty or inadequate planning, surveying, design, workmanship, construction, materials or maintenance; and losses caused by perils not insured under the policy/certificate.

Involuntary Unemployment coverage excludes losses that occur during the first thirty (30) days from the effective date of coverage, or that result from: seasonal, contracted, part-time (less than 30 hours per week) or self-employment; military service; disability; willful or criminal misconduct; or prior oral or written notification of pending unemployment before the effective date of coverage.

<sup>1</sup>This is subject to the limits of liability as shown on your policy/certificate.

<sup>2</sup>The monthly mortgage payment benefit is limited to 3 monthly payments if repairs to the property are not started within 180 days from the date of the loss. Home must be uninhabitable for more than 48 hours due to damage from a covered loss. Benefits are retroactive to the first day after a 30-day waiting period.

<sup>3</sup>If, as the result of a covered loss, the land on which your home is located is condemned or judged permanently uninhabitable by a governmental agency this benefit pays the mortgage balance in excess of proceeds payable by your homeowners policy. The mortgage balance payment benefit does not apply to mobile homes.

<sup>4</sup>Deductible reimbursement only applicable for dwelling claims. Maximum of 2 losses in any consecutive 12 month period.

<sup>5</sup>Home must be uninhabitable and vacant for more than 48 hours due to damage from a covered disaster that is covered under insured's primary policy. Benefit is limited to one payment for one occurrence within any 12 consecutive months of the policy period. This coverage does not apply to property vacant more than 60 days before the loss or non-owner occupied or rental properties.

<sup>6</sup>To be eligible for insurance coverage you (and/or the secondary insured) must be working for salary or wages at least 30 hours a week for at least nine (9) consecutive months in a non-seasonal occupation for someone other than yourself. Loss of employment must result from individual or mass layoff, general strike, termination by employer without cause, unionized labor dispute, or lockout. Benefits are payable after a 30-day waiting period and are retroactive to the first day of unemployment. The maximum monthly benefit amount per covered loss and maximum number of monthly benefits available to you appear on the enrollment form, for your selection. Additional options may be available by calling 1-800-332-0800. The total number of allowable covered losses during the lifetime of the coverage is three (3). The secondary insured must be named on the mortgage.

Agent Name/Number

LS29843E-1012 First Protector IUI (AL & LA)



ASSURANT  
Specialty  
Property®

## First Protector

Provides Valuable Insurance  
Benefits Typically Not Provided  
By Your Homeowners Policy



Even when you can't live in your home due to a disaster or you experience an involuntary loss of employment, your monthly mortgage payment still has to be paid... Let First Protector pay it for you. Take action to protect your financial well-being should you be affected by an unforeseeable event such as a flood, fire, hurricane, windstorm or job loss.



### First Protector's Primary Benefits Pay:

- **Your mortgage when you can't live in your home.** If a covered loss displaces you from your home, First Protector pays your monthly mortgage payment<sup>1</sup> while your home is being repaired, for up to two years.<sup>2</sup>
- **Your remaining mortgage balance.** First Protector pays your remaining mortgage<sup>1</sup> balance, after proceeds are paid by your homeowners policy, if the land where your home is located is judged permanently uninhabitable.<sup>3</sup>

**FRAUD NOTICE** - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purposes of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and may subject such person to criminal and substantial civil penalties. (Applicable in AL and LA)

- **Your homeowners policy deductible.** First Protector will reimburse the deductible<sup>4</sup> you incur on your homeowners policy up to \$500, not once, but twice in a year, in the event you suffer more than one covered loss in the same year. Best of all, this benefit may afford you the ability to increase your homeowners deductible amount, resulting in a savings on your homeowners policy that in some cases can amount to more than the cost to acquire First Protector. Check with your homeowners insurance provider to see if such a savings is possible for you.

### First Protector's Optional Benefits Pay:

- **An increased benefit of up to \$1,000 for the homeowners policy deductible reimbursement benefit.**
- **\$1,000 in Emergency Cash** when damage to your home following a covered loss displaces you and your family. The Emergency Cash<sup>5</sup> benefit will provide you \$1,000 to assist with any out-of-pocket expenses you may incur.
- **Your mortgage when you lose your job.** The Involuntary Unemployment benefit pays your mortgage payment up to \$1,000 for a period of 3 months if you become involuntarily unemployed.<sup>6</sup> You can also opt for joint coverage to ensure that in the event you or your co-borrower incur a job loss, your mortgage payment is covered. (For more information about the Involuntary Unemployment benefit, please call 1-800-332-0800.)

## First Protector® Enrollment Form

To sign up for this important coverage, complete this form and mail it to First Service Group, 303 McKnight Park Drive, Pittsburgh, PA 15327.

- ☒ **YES**, I want the First Protector Primary Benefits which includes coverage of my monthly mortgage payments as selected below.

### Step 1- Select The Range Of Your Monthly Mortgage Payment:

Monthly Mortgage Payment Ranges	Monthly Premium Rates
<input type="checkbox"/> \$200-\$400	\$4.00
<input type="checkbox"/> \$401-\$600	\$6.00
<input type="checkbox"/> \$601-\$800	\$9.00
<input type="checkbox"/> \$801-\$1,000	\$11.00
<input type="checkbox"/> \$1,001-\$1,500	\$16.00
<input type="checkbox"/> \$1,501-\$2,000	\$22.00
<input type="checkbox"/> \$2,001-\$3,000	\$31.00

### Step 2 - Choose Your First Protector Optional Benefits

- ☐ Increase my Deductible Reimbursement benefit to \$1,000 for an additional monthly premium of \$2.00.
- ☐ Include the \$1,000 Emergency Cash benefit for an additional monthly premium of \$0.50.

### Step 3 - Calculate Your Total Monthly Premium:

To calculate your total monthly premium for the selection(s) you made above, please fill in their respective premium amounts below.

Premium From:	Premium For:	Monthly Premium:
Step 1	First Protector Primary Benefits	\$
Step 2	\$1,000 Deductible Reimbursement	+ \$
	\$1,000 Emergency Cash	+ \$
Total Monthly Premium Amount		= \$

### Step 4 - Enter Your Billing Information

- ☐ Deduct from my checking account the amount I calculated in step 3.

PRIMARY INSURED'S NAME	
MAILING ADDRESS	
CITY/STATE/ZIP CODE	
PROPERTY ADDRESS	
CITY/STATE/ZIP CODE	
PRIMARY INSURED'S PHONE NUMBER ( )	
CHECKING ACCOUNT NUMBER	
CHECKING ACCOUNT ROUTING NUMBER	

**THE POLICY EFFECTIVE DATE WILL BE ASSIGNED WITHIN 60 DAYS OF RECEIPT OF THE ENROLLMENT FORM.** This coverage can be canceled by you at any time.

I hereby authorize the necessary monthly premium to be debited from my checking account for the coverage I have selected.

PRIMARY INSURED'S SIGNATURE	DATE / /
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For more information call 1-800-332-0800. Please note: You cannot choose a benefit level that is greater than your monthly mortgage payment.

ARIC Individual (AL & LA) FSG #xxxxxxxx-xxxx

## ENROLL TODAY!

Just mail the enclosed enrollment form to  
First Service Group, 303 McKnight Park Drive, Pittsburgh, PA 15327  
or call **1-800-332-0800**, Monday - Friday 8:30 a.m. - 4:30 p.m. ET.