



ASSURANT
Specialty
Property

American Reliable Insurance Company

Motorcycle & ATV Program



NEW SYSTEM INTRODUCTION

www.assurantrecreationalvehicleinsurance.com

Business Made Easy!

- New System to Better Serve Your Needs.
- Credit Card Acceptance:
 - i. VISA
 - ii. MASTERCARD
- Agent Account Sweeping (we'll forward you a form).
- During the transition, both new and old systems (service existing policies) will be available.
- Policyholder Portal whereby policyholders can make installment & Renewal payments via:
 - i. Credit Card
 - 1. VISA
 - 2. MASTERCARD

- Policyholder website: www.aspolicyservice.com
- Internet quotes in 90 seconds or less
- Quote information transfers to the online application
- Print any or all forms related to the policy online
- Quick and easy bill payment management online
- Ability to quote endorsements instantly online
- Competitive rates for most motorcycles/ATV's valued \$35,000 or less
- Most underwriting performed seamless within the system
- Multiple MVR rating tiers
- Fast, fair and friendly claims service by staff adjusters



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Business Made Easy!

- New On-Line Policy Issuance System www.assurantrecreationalvehicleinsurance.com
- Competitive rates for most motorcycles/ATV's valued \$35,000 or less
- Underwriting performed seamless within the system
- Quote to application (quotes in 90 seconds or less)
- Credit Card Acceptance
- Point Of Sale Policy Issuance (POS)
- Inured Portal - Insured can make on-line Credit Card payments & retrieve Policy Forms
- Agents have the ability to Quote & Process Endorsements instantly online

Many Discounts Available

- Transfer Discount (two available)
- Safety Training
- Anti-Theft
- Association membership
- Multi unit

Various Payment Options

- Full Pay
- Two pay: 50% down, final installment due on day 160
- Four pay: 25% down, payments due on day 45, 90 & 135
- Eleven pay (AZ only): 17.5% down, 5 installments of 8.3% and 5 installments of 8.2%

Installment fee applies to each installment





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Internet Quick Quote Instructions



1. Log onto American Reliable Motorcycle system.
2. From the main menu (left upper area of screen), Click on "New Quote".
3. Select date, state and company (American Reliable)
4. Enter information in highlighted areas and Click Continue.
5. Review available Discounts and select discounts that pertain and Click Continue.
6. Select applicable Coverage's and limits then Click Continue.
7. Select vehicle Make and Model, Anti theft discount (if Applicable), optional Physical Damage Coverage Deductible's (Deductibles must match), Additional Accessories if over \$1000 and optional Safety Clothing and Towing coverage.
8. If a quote for two or more vehicles is needed, select "Add Vehicle" button and fill in the required data then Click Continue.
9. Complete Driver Screen information where highlighted, Click Safety Course Discount (if applicable) and select Accident Violation level (to remove Accident/Violation chart, Click on **Red X** within the chart).
10. If there's more than 1 operator, Select "Add New Driver" button and fill in the required data.
11. After all relevant information is entered click on the "Rate" button.
12. To print the quote, go to the "Print" bottom in the left upper area of the header.

QUICK TIPS and NOTES

- Within the Make and Model tab you can push the first letter of the brand to speed vehicle MAKE selection.
- To Edit the Quote, select "Edit Quote" from the center header area.
- To convert quote to an application, select "Submit" button from the center header area.

Business Made Easy!

- On-line quotes in 90 seconds or less.
- Pay Plans offering the full premium, 2-Pay or 4-Pay plan, all on direct bill from the company.
- Easy and accurate rating program ON-LINE. Rolls your quote into the application automatically.

Agent logo and web address here





Motorcycle & ATV Program

Internet Quote to Application Instructions

1. From the quote summary page (printable document) Click on the "Submit" button located in the center of the gray header area).OR
2. From the main menu page, type in the Name or Policy #, Click on the Search button.
3. Click on Quote number then click the "Submit" button in the gray header area.
4. From the policy information screen if the policy effective date is correct, Click on the Continue button.
5. Fill in highlighted areas of the Applicant screen and Click Continue.
6. Fill in highlighted areas of the Policy Level Discount screen and Click Continue.
7. On the Policy Coverage screen you can change limits and coverage's if needed. Otherwise, Click Continue.
8. On the Vehicle screen select the edit button, fill in the area highlighted and if necessary update the garaging location information if different from the residence address.
9. Scroll down the Vehicle screen and input accessories if above \$1,000 and Click "Update" if no lien holder. If there is a lien holder see next step.
10. If applicable add lien holder by clicking on "UPDATE" link adjacent to "add Interested Parties" section, choose "Get Lien holder list" or "Add New Lien holder" link to enter a lien holder not in the list. Input loan number then scroll down and Click "Update" button. Then click on "Continue" button to advance to the Drivers tab.
11. From the Driver screen Click "Update" button, complete highlighted sections click "Update", do this for each operator, then click "Continue".
12. On the Current Residence screen, select applicable residence status then Click "Continue".
13. Choose "Process Quote" then verify policy information on policy review screen.
14. Select Payment Plan option and click "Bind or Make Changes" button.
15. Enter the down payment amount and Click "TAB" to select payment method.
16. Select Payment method and "TAB".
17. Click "Post Payment".
18. Print "Print Forms" button, which includes the Application, ID cards, and policyholder DEC page. Select Continue to get back to the policy information screen and then "Home" in the right upper corner of the page.

Application Notes:

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Agent logo





Motorcycle & ATV Program

Internet Endorsement Quote Instructions

1. From the main menu, type in the Name or Policy #, Click on the Search button.
2. Click on the policy number or E-Quote link.
3. From the policy information screen, Click on the "E-Quote" button (located in the gray header area)
4. Enter endorsement Effective date and Click Continue.
5. Select Endorsement Reason and Click Continue.
6. Change if necessary the Applicant screen information and/or Click Continue.
7. Change if necessary the Policy level Discount information and/or Click Continue.
8. Change if necessary the Limit screen and/or Click Continue.
9. Change if necessary the Vehicle screen by Clicking on the "Edit" or "Add New Vehicle" button or click "Continue" if the vehicle wasn't changed.
10. Change if necessary the Drivers screen and or Click Continue.
11. Change if necessary the Residence screen.
12. Click "Update" button within the specific screen once changes are made.
13. Click "E-Quote Policy" button
14. This screen is the quote total. From here you can "Decline", "Process" or "Save" the quote (for future consideration) based on your button selection.
15. If processed, you can print the "Amended Declaration" page by Clicking on the "Print Forms" button. This generates a PDF of the amended DEC page, ID cards, etc.

Important Endorsement Notes:

- You may only do endorsements up to 30 days in advance. For backdated endorsement's, contact your motorcycle underwriter. For future-dated endorsements greater than 30 days in advance, you will need to set up a diary on the policy as a reminder to do the endorsement later.
- You may only have a total of 4 vehicles and 4 drivers in force on a policy at one time.
- For multi-unit policies, the liability limits and deductibles must be the same on all vehicles.
- If adding a vehicle with different BI/PD/GP limits or deductibles, you must write the vehicle on a new policy.
- Whenever changing ANYTHING on the Vehicle details screen, you must not only select the Update button on the Vehicle screen, but ALSO select the Submit button on the Coverage screen, even if not changing any of the coverage's.
- If an out of sequence endorsement is required, all prior endorsements will need to be reversed prior to processing the out of sequence endorsement. Contact your Motorcycle Underwriter for processing.





Motorcycle & ATV Program

Violation/Accident Level Overview

(For State Specific violations, see additional attachments)

Level	Accidents	Convictions	
		Minor	Major
0	0	0	0
1	0	1	0
	0	2	0
2	1	0	0
	1	1	0
	1	2	0
3	0	3	0
	1	3	0
	0	0	1
	0	2	1
	0	3	1
4	0	0	2
	2	0	0
	0	4	0
	1	4	0
	2	4	0
	1	4	0
	0	4	1
	0	4	2
	1	4	1
	2	3	0
	0	3	2
	1	3	1
	2	2	0
	2	2	2
	1	2	1
2	1	0	
2	1	1	
1	1	1	

We have five levels:

1. Level 0 - no violations or chargeable accidents
2. Level 1 - 1-2 minors, no accidents.
3. Level 2 - 1 accident, 1 to 2 minors.
4. Level 3 - 1 accident and up to 3 minors or 1 major
5. Level 4 - 2 accidents and or 4 minors or 2 majors

(No more than 1 DUI accepted).

Note: Level 0 may vary from state to state.

Major Violation Definition

DUI / Implied Consent
Hit & Run
Eluding an officer
Felony, Homicide or Manslaughter Involving A Motor Vehicle
Driving while suspended
Careless and Reckless driving
Excessive Speeding violation, Criminal Speeding
Leaving a scene of an accident
Racing
Improper use of a license/registration

Minor Violation Definition

All other moving violations



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Motorcycle & ATV Program

TX Violation/Accident Level Overview

Level	Accidents	Convictions	
		Minor	Major
0	0	10	0
1	0	10	0
2	1	10	0
3	0	10	1
	1	10	0
	1	10	1
4	0	10	2
	2	10	0
	2	10	2

We have five levels:

1. Level 0 - 1 minor, no accidents
2. Level 1 - 2 minors, no accidents.
3. Level 2 - 1 accident, 1 to 2 minors.
4. Level 3 - 1 accident and up to 3 minors or 1 major
5. Level 4 - 2 accidents and or 4 minors or 2 majors

(No more than 1 DUI accepted).

Major Violation Definition

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Minor Violation Definition

All other moving violations



Motorcycle & ATV Program

NY Violation/Accident Level Overview

Level	Accidents	Convictions	
		Minor	Major
0	0	0	0
	0	1	0
1	0	2	0
	1	0	0
2	1	1	0
	1	2	0
	0	3	0
3	1	3	0
	0	0	1
	0	2	1
	0	3	1
4	0	0	2
	2	0	0
	0	4	0
	1	4	0
	2	4	0
	1	4	0
	0	4	1
	0	4	2
	1	4	1
	2	3	0
	0	3	2
	1	3	1
	2	2	0
	2	2	2
	1	2	1
2	1	0	
2	1	1	
1	1	1	

We have five levels:

1. Level 0 - 1 minor, no accidents
2. Level 1 - 2 minors, no accidents.
3. Level 2 - 1 accident, 1 to 2 minors.
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Major Violation Definition

- DUI / Implied Consent
- Hit & Run
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Minor Violation Definition

- All other moving violations



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Insured Portal Overview

www.asppolicyservice.com

The policyholder can:

Make scheduled or renewal payments within the portal via

- Credit Card (Visa or Mastercard)
- Debit card (bank or credit union)
- Access all associated Forms related to their policy.

1. Log onto www.asppolicyservice.com
2. First visit Policyholder must assign a username and password to policy.
3. An email will be sent to the policyholder indicating "successful registration"
4. Policyholder enters User Name and Password (user must register during their first visit)
5. At this point the policyholder can choose from the header selection:
6. View and print all forms associated with their policy
7. Make term or renewal payments via debit card or credit card

Portal Notes:

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Motorcycle & ATV Program

How to print Forms Instructions

1. From the "Policy Search" screen, enter policyholder name or policy number.
2. Click on policy number (highlighted)
3. From the tabs in the upper area of the screen, select "Forms".
4. Click on the form requested OR
5. Select "Click Here to Batch All Forms" which will print all forms associated with the policy. Button is located in the lower center of the page.

Printing Notes:

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Motorcycle & ATV Program

How to change your password Instructions

1. From the top or side menu bar, choose change password
2. The change password screen will load as shown below
3. Input current password, then input new password including at least one number and one special character as shown in the change password box.
4. Click the "Change Password button" to complete. The window will close and you have to start a new session using your new password.

Change PTS Login Password

Username test8427

Please enter the password you currently use to log in to PTS.

Old Password

Please enter the password you would like to use to log in to PTS.

Password **Confirm**

- **You must have letters**
- **You must have a numeric character**
- **The length must be between 6 - 12 characters long**
- **You need 1 special character (~!@\$%^&*<>/?-_=+)**
- **You must confirm the password**



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Motorcycle & ATV Program

How to Manage Existing Policies.

www.assurantrecreationalvehicleinsurance.com

- Existing policies will be maintained in the current STG motorcycle system (www.assurantmotorcycleinsurance.com) until the policy renewal.
- If you need to process an endorsement, verify payments due, reprint a form or ID card etc., you will continue to use the STG system.
- You will no longer be able to quote new business or process a new application out of the STG system effective (date)
- To differentiate policies from the STG system to the new PTS system we have updated the numbering structure. The new PTS system policies will start with CYC200XXX; the current STG system policies started with CYC100XXX.
- Upon renewal, the current policy will be transferred to the new PTS system and the renewal offer will be generated from the PTS system. The policy number will stay the same in the PTS system (CYC100XXX)
- Credit Card payments will only be available in the PTS system. The current STG system does not have the ability to accept credit card payments, therefore the current payment structure will remain in effect until the policy renews in the PTS system.

American Reliable Insurance Company

Motorcycle & ATV Program Payment Options

New Business Payments

- Agent can accept credit card payment
- If agent participates in the Motorcycle Agency Sweep Program & has signed & returned the authorization form to American Reliable, the agent can also accept:
 - Insured Check, Cash & Money Order made payable to the Agent
 - Agent account will be swept 2 business days following Policy Issuance
- The agent can accept an Insured check, cash or money order, made payable to American Reliable Insurance Company. Then mail the payment and signed completed application to your General Agent.

Installment Bill & Renewal Payments

- Insured can call 800-535-1333 & make payment via Credit Card
- Agent can make a Credit Card payment within the Policy Inquiry screen on behalf of the insured
- Insured can go to Insured Portal web site: **www.asppolicyservice.com** & make payment via Credit Card
- Agent can accept insured check and send to the lock box at the address provided on the invoice remittance slip:

American Reliable Insurance Co.
25056 Network Place
Chicago, IL 60673-1250

Agency Sweep Program (Policy Issues at Point of Sale):

The agency sweep program allows you to provide the client with the policy forms and ID cards upon binding and issuance, while the client is in the office.

If you choose not to participate in the Agency Sweep Program you will only be allowed to bind and issue the policy at time of application completion, with an insured credit card down payment

In order to participate, the agency will need to complete the Assurant Specialty Property **Motorcycle Agency Sweep Program Authorization Form** & return to American Reliable. Once the agency has been set up, you will have the ability to accept payment via Insured Check, Cash or Money order, in addition to Credit Card.

*******You will still be able to accept an insured check for the down payment. However, you won't be able to issue the policy at the time of application completion.*******

MOTORCYCLE BILLING SYSTEM

American Reliable's Motorcycle billing system is a secure Internet based system. The General Agents and their appointed sub-agents will be able to quote, convert quotes to applications and view their insured's policy information. To facilitate issuance of new business the sub-agents will have the ability to enter the down payment by credit card or by agent sweep. The General Agents will be able to view and print their own commission statements.

PAYMENT PLANS

Three payment plans are available: Full Payment, Two Payment and Four Payment plan, which are all equity based.

Each payment plan requires a different down payment amount.

Full Payment= 100% of policy premium, plus 100% of state fees* and taxes due with application or renewal.

2 Payments= 50% of policy premium, plus 100% of state fees* and taxes due with application or renewal.

4 Payments= 25% of policy premium, plus 100% of state fees* and taxes due with application or renewal.

All state fees* and taxes will be collected at the beginning of the policy and will not be spread out over the remaining payments. There are no policy fees for this program. Invoice fees are added to all **INSTALLMENT** invoices and to the **DOWN PAYMENT INVOICE FOR RENEWALS**. An invoice fee will not be added to the new business down payment.

Down Payment Example (for a new policy):

Total Annual Policy Premium	\$400.00
Full Payment	\$400.00
2 Payment Plan	\$200.00
4 Payment Plan	\$100.00

If the down payment amount is not sufficient the policy will not issue. If the down payment amount is greater than the required down payment, the credit will reduce the amount due on the next scheduled installment invoice. *Payment plans cannot be changed during the policy term.* At renewal, the renewal invoice will include all payment plan options and the minimum initial payment required for each payment plan. At renewal the insured can select a new payment plan.

*In Michigan: The Michigan Catastrophic Claim Association Fee will be included in the installments if the insured chooses either the 2 Payment Plan or the Four Payment Plan. If the insured selects the full payment plan 100% of the fee is due with the down payment, if the insured selects the 2 payment plan, 50% of the fee is due with the down payment and 50% on the 2nd installment and if the insured selects the 4 payment plan, 25% is due with the down payment and 25% will be applied to each of the installments. If a vehicle that is eligible for the fee is endorsed mid-term, the fee will be spread among the remaining open installments. If there are no open installments, 100% of the fee is due at issuance of the endorsement.

NEW BUSINESS POLICY ISSUANCE

The down payment for new business will be entered one of three ways by credit card, agent sweep or payment must be sent to the General Agent. The General Agent will underwrite the policy. The down payment received from the insured must be entered on the payment entry screen, if the down payment that is not processed via credit card, or agent sweep, the money will need to be sent to the lockbox for American Reliable to apply the payment and issue the policy.

INSTALLMENTS

Scheduled installment bills will be due 19 days after they are mailed. Each installment bill, including renewal billings, will include an invoice fee. Please keep in mind that any payment received will be first applied to any invoice installment fees, taxes and other fees. The remainder will then be applied to the premium.

All installment, renewal and additional premium endorsement payments must be mailed to the lockbox address.

For all Payment Plan's, installment payments with amounts greater than or less than the amount due will have the effect of extending or reducing the equity date the invoice dates will not change.

The Company will not reinstate a policy cancelled for non-payment unless the postmark date is prior to the cancellation effective date. In the event that payment cannot be applied to a policy, all the parties (insured, agent, sub-agent and lien holder) will be notified in writing. The insured will be instructed to contact their agent about writing a new policy. The Company will hold any unapplied payment for 14 days before returning the refund, this allow for the payments to clear the bank.

CANCELLATION FOR NON-PAYMENT

A cancellation notice will be issued prior to the equity date in accordance with state statutory requirements. If the full amount invoiced is postmarked prior to the cancellation effective date, the policy will be reinstated.

General Agents will be allowed to cancel and reinstate for underwriting reasons. General Agents must review the policy status for cancellation prior to processing an underwriting cancellation. If the policy is under notice for non-payment a "new" cancellation cannot be processed if the "new" cancellation date is beyond the non-payment cancellation date.

The Company will not reinstate a policy cancelled for non-payment unless the postmark date is prior to the cancellation effective date.

On renewal invoices if the payment is not received prior to the expiration date a notice of expiration will be sent. The policy will be renewed with lapse if the payment is postmarked by the 29th day. The new effective date will be the day after the postmark date. Payments postmarked after the 29th day will be refunded to the insured after 14 days.

INSURED RETURN CHECK

If the insured's down payment check is returned for any reason (insufficient funds or stop payment), a cancellation notice will be mailed for the state specified number of days. If the insured sends either a cashier check or money order postmarked **prior** to the effective date of the cancellation notice the policy will be reinstated. If the insured fails to postmark either a cashier check or money order **prior** to the effective date of cancellation the policy will be cancelled flat (if allowed by the State in which the policy is written.)

On all other payments (installment, renewals and additional premium endorsements) if the payment is returned for either an insufficient fund check or a stop payment a cancellation notice will be mailed for the state specified number of days. The policy will be reinstated if the payment (in the form of cashier check, money order or credit card payment) is received **prior** to the effective date of the cancellation. A \$15.00 fee will be charged for every policy on the returned check regardless of reason.

ENDORSEMENTS

On the Full payment plan the entire amount of the additional premium invoice is due and payable. All other payment plans the endorsement amount will be spread among the remaining unbilled installments. If no installments remain unbilled, the entire amount will be invoiced. The payment is due 19 days after the invoice date. Failure to pay the amount invoiced will result in cancellation of the policy.

Return premium endorsements will extend the equity date. The return premium credit will be applied equally to all unbilled installments invoices.

RENEWALS

Renewal Offer invoices will be mailed in advance of the renewal date according to individual state statutory requirements. This is the only time, the Insured will be allowed to change payment plans. To renew the policy without a lapse of coverage the payment must be postmarked **prior** to the effective date of the renewal. A policy will not be renewed unless payment of the renewal invoice is received. The Company will renew with lapse if the payment is postmarked within 29 days after the expiration date. The new policy effective date will be the day **after** the postmark date and the policy number will remain the same as the prior (00) term. If the postmark date is after the 29th day the Company will hold the unapplied payment for 14 days before refunding to the insured. This will allow for the payment to clear the insured's bank.

TIMETABLE OF BILLING AND NOTICES

TWO PAYMENT PLAN:

Day 1	Down Payment of 50% of premium plus 100% of applicable policy fees and taxes due with application
Day 141	Second Installment Billed
Day 160	Second Installment Due
Day 165	Legal Notice Sent
Day 179	Cancellation effective date

FOUR PAYMENT PLAN:

Day 1	Down Payment of 25% of Premium plus 100% of applicable policy fees and taxes due with application
Day 26	Bill First Installment
Day 45	First Installment Due
Day 50	Send Legal Notice
Day 64	Cancellation Effective
Day 71	Bill Second Installment
Day 90	Second Installment Due
Day 95	Send Legal Installment Due
Day 109	Cancellation Effective
Day 116	Bill Third Installment
Day 135	Third Installment Due
Day 140	Send Legal Notice
Day 154	Cancellation Effective Date

BILLING OPTIONS

Payment Options	Initial Payment Amount Includes	Future Installments
Full Payment	100% of policy premium fee and taxes where applicable.	None
2 Payment Option	50% of policy premium, plus 100% of fees and taxes (where applicable), plus invoice fee.	One installment at 50% of policy premium plus invoice fee.
4 Payment Option	25% of policy premium, plus 100% of fees and taxes (where applicable), plus invoice fee.	Three installments each at 25% of policy premium plus invoice fee.

Invoice fee No invoice fee is assessed on new business down payment. An invoice fee is assessed on each installment invoice and on Renewal invoices

NSF Fee A \$15.00 return item fee is assessed for each item returned by the bank.

Note Payments are first applied to the invoice fee, then fees and taxes. The remainder is applied to the premium.

You can call CUSTOMER SERVICE at **1-800-535-1333** to check on payment status,
Or you can visit our website at **www.asppolicyservice.com**

New Business Payments (Policy Issues at Point of Sale):

- Agent can accept credit card payment via Primoris within American Reliable Motorcycle Policy Issuance System.
- If agent participates in the Motorcycle Agency Sweep Program & has signed & returned the authorization form to American Reliable, agent can also accept:
 - Insured Check, Cash & Money Order made payable to the Agent
 - Agent account will be swept 2 business days following Policy Issuance
 - If agent does not participate in the Motorcycle Agency Sweep Program, agent can accept the Insured check, cash or money order, made payable to American Reliable Insurance Company & mail it to the following address:

**American Reliable Insurance Company
25056 Network Place
Chicago, IL 60673-1250
Attn: ACCOUNTING (include Quote #)**

Installment Bill & Renewal Payments

- Insured can call 800-535-1333 & make payment via Credit Card
 - Insured can call agent &/or GA and the agent &/or GA can make a Credit Card payment within the Policy Inquiry screen on behalf of the insured
 - Insured can go to Insured Portal web site: **www.asppolicyservice.com** & make payment via Credit Card (Insured will need their policy number, and will be prompted to provide an email address & will then be able to set up a user id & password)
 - Insured, agent or GA can mail Installment or Renewal payment to the lockbox at the address provided on the invoice remittance slip
- Installment or Renewal Payments:

**American Reliable Insurance Co.
25056 Network Place
Chicago, IL 60673-1250**

Agency Sweep Program (Policy Issues at Point of Sale):

The agency sweep program allows you to provide the client with the policy forms and ID cards upon binding and issuance, while the client is in the office. If you choose not to participate in the agency sweep program you will only be allowed to bind and issue the policy with an insured credit card down payment at time of application completion.

In order to participate, the agency will need to complete the Assurant Specialty Property **Motorcycle Agency Sweep Program Authorization Form** & return to American Reliable. Once the agency has been set up, you will have the ability to accept payment via Insured Check, Cash or Money order, in addition to Credit Card.

*******You will still be able to accept an insured check for the down payment. However, you won't be able to issue the policy at the time of application completion.*******