

This is a brief description. The insurance described is subject to all terms and conditions of the insurance policy, 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, and in FL, HI, KS, ME, NJ, NM and VT by American Bankers Insurance Company of Florida, both Assurant Specialty Property companies. American Reliable Insurance Company and American Bankers Insurance Company of Florida are licensed in all states. American Reliable Insurance Company (home office Scottsdale, AZ) has been in business since 1952 and has \$324 million in gross written premiums. American Bankers Insurance has been in business since 1947 and has \$1.5 billion in gross written premiums. American Reliable Insurance and American Bankers Insurance have a Best's Rating of "A" (Excellent) by A.M. Best Company. As our customer, you can expect quality insurance products, prompt service and timely processing of claims.

*Financial data is for the period ending 12/31/10.*

Commercial properties are not eligible. The policy effective date will be assigned within 15 days of receipt of the enrollment forms.

Additional exclusions and limitations apply, including but not limited to losses which result from war; events which cause allergies (n/a in TX); noise; pollution; contamination; normal wear and tear; virus or bacteria (except mold in AK and IL; n/a in CA, FL, GA, HI, KS, ME, NJ, NM and VT); 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.

**This program is not available in CT, MA and VA.**

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. In IL, unionized labor dispute, strikes and lockouts are also excluded.

*Underwritten by*  
**AMERICAN RELIABLE INSURANCE COMPANY**  
**AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA**  
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**ASSURANT**  
Specialty  
Property®

## First Protector

Provides Valuable Insurance  
Benefits Typically Not Provided  
By Your Homeowners Policy



## Because Your Home Comes First.<sup>®</sup>

Even when you can't live in your home, your monthly mortgage payment still has to be paid ... let First Protector<sup>®</sup> pay it for you.

The outcome of a disaster can be devastating. When a disaster damages or destroys your home, your homeowners policy is designed to give you the coverage you need to rebuild, however, they usually have a deductible and are limited in their displacement expense coverage. **First Protector** was designed to complement your homeowners insurance by bringing you valuable supplemental benefits not found in most homeowners policies.




### First Protector benefits include:


**Monthly Mortgage Payment**  
Pays your mortgage payment<sup>1</sup> up to two years, while your home is being repaired.<sup>2</sup>

**Mortgage Balance Payoff**  
Pays your mortgage balance<sup>1</sup> if the land where your home is located is judged permanently uninhabitable.<sup>3</sup>

**Deductible Reimbursement**  
Pays your homeowners policy deductible up to \$500, or \$1,000<sup>4</sup>

### Optional benefits include:

 **Emergency Cash**  
Pays up to \$1,000 for additional expenses you may incur if your home is temporarily uninhabitable due to a covered loss.<sup>5</sup>

 **Involuntary Unemployment Coverage<sup>6</sup>**  
pays your monthly mortgage payment or a portion thereof up to six months, in the event you involuntarily lose your job.

<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 (4 in TX) monthly payments if repairs to the property are not started within 90 days (120 days in TX) from the date of the loss. Home must be uninhabitable for more than 48 hours due to damage from a covered disaster. Benefits are retroactive to the first day after a 30-day waiting period. In TX, if start of repairs is delayed beyond your control a 30-day extension applies and benefits are limited to 5 monthly payments.

<sup>3</sup>Paid after proceeds payable by your homeowners policy. If, as the result of a covered disaster, the land on which your home is located is condemned or judged permanently uninhabitable by a governmental agency. This benefit is not available for mobile homes.

<sup>4</sup>Deductible reimbursement only applicable for dwelling claims. Maximum of 2 losses in any consecutive 12 month period. In TX, the deductible reimbursement benefit is only available with the First Protector upgrade.

<sup>5</sup>Home must be uninhabitable and vacant for more than 48 hours due to damage from a covered disaster. 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. This benefit is not available in NY.

<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. General strike, unionized labor dispute and lockout are excluded in IL. 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 website, for your selection. 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. (N/A in ND, NH, NY, PA, TX and WI.)