

# American Reliable Insurance Co




## Watercraft

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### Eligible Risk

This program is designed to write **Boats** used by private owners.

### All submittals should/will:

-  Be owner privately owned
-  Be subject to a credit report or Clue report
-  Be subject to no unusual exposures

### Watercraft Program

Across the country, insurance carriers are attempting to protect their Homeowner's loss ratio by stripping watercraft and other coverages from their package policies. Agents who want to preserve their client's Homeowner's policy are proactively placing watercraft on stand-alone policies. Watercraft industry sources see an improving economy as a good sign for increased watercraft sales.

In order to catch this wave, American Reliable has re-vamped their watercraft program to better serve you. Their new program offers many new features and benefits

### Deductibles

### General Underwriting

1. Agreed Value Coverage – On vessels less than 11 years old
2. Replacement Cost Coverage – On vessels less than 3 years old
3. Uninsured Boat owners – Up to policy liability limits
4. Liability up to \$500,000
5. Trailer Coverage – On trailers valued up to \$10,000

### Web Based Rating

The American Reliable Insurance Company web-based rater is available at: [www.TexasSecurityGeneral.com](http://www.TexasSecurityGeneral.com) Accepted quotes roll into the application, which can be completed on-line, printed and mailed to us for policy issuance. When you first access the site you will need to click on the "New User" tab. Follow these steps to obtain a quote/application:

1. Log on to [www.TexasSecurityGeneral.com](http://www.TexasSecurityGeneral.com) and go to Agent Services
2. Enter your agency code # as the agent ID and password or call TSGA for this information
3. Proceed to the Watercraft link, then "On Line Quote / Application (Boat Only)"
4. Enter Group ID: 7-9470
5. Choose 'any' user name
6. Add your agency information
7. Enter your 6 digit TSGA code number, example, 840000
8. Create your own password

