



ARBELLA PACKAGE ENDORSEMENTS



ARBELLA INSURANCE GROUP, headquartered in Quincy, Massachusetts, is a customer-focused regional property and casualty insurance company providing business and personal insurance in Massachusetts and Connecticut, and business insurance in Rhode Island and New Hampshire.

ESTABLISHED IN 1988, Arbella has a reputation for exceptional service built upon a foundation of financial strength and knowledgeable local employees. Arbella writes more than \$600 million in annual written premium and has approximately \$1 billion in assets.

TO LEARN MORE ABOUT ARBELLA, VISIT ARBELLA.COM.



Additional coverage for your home, property and identity protection in one of our convenient packages



Arbella Insurance Group is comprised of insurers doing business in the states of Connecticut, Massachusetts, New Hampshire, and Rhode Island. These materials are not intended to constitute an advertisement, solicitation or offer for sale in any jurisdiction where our companies are not licensed to do business. These marketing materials do not provide a complete description of all coverages, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time. Anyone interested in our products should seek more information from one of our professional insurance agents. Our local agents can review your particular circumstances and explain the details of any coverages for which you are eligible. Issuance of coverage is subject to underwriting.



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HERE. FOR GOOD.™

Select the Topsail Package Endorsement in our Preferred or Standard Homeowners Program and you get added protection along with peace of mind. That's because Arbella offers you important additional coverages in one package:

- Specified Additional Amount of Insurance
- Identity Fraud Expense Coverage
- Special Coverage Endorsement

Specified Additional Amount of Insurance

Repair or Replacement Cost Coverage for your home increases to an additional 50% of the "Coverage A" amount listed on your policy.

Identity Fraud Expense Coverage

Provides up to \$15,000 to pay for expenses you incur as a direct result of any one identity fraud that is discovered during the policy period. Expenses include the costs for:

- Lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies

- Loan application fees for reapplying for a loan when the application is rejected solely because the lender received incorrect credit information
- Attorney's fees deemed reasonable that you may incur to defend lawsuits brought against you
- Long-distance telephone charges for calls to financial or lending institutions or similar credit grantors, credit agencies, law enforcement agencies or merchants
- Certified mail sent to law enforcement agencies, financial institutions and credit agencies
- Notarizing fraud affidavits or similar documents

Special Coverage Endorsement

Provides additional special coverages, including:

- Personal property replacement cost
- \$3,500 for loss by theft, misplacement or losing of jewelry, watches, furs, and precious and semiprecious stones
- \$3,500 for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware and pewterware
- \$3,000 for loss by theft of firearms
- \$2,000 Water Backup and Sump Overflow Coverage (\$500 deductible)
- \$2,000 on securities, accounts, deeds, evidence of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps
- \$2,000 on watercraft, including their trailers, furnishings, equipment and outboard motors
- \$2,000 on trailers not used with watercraft

- \$1,000 fallen-tree removal even though there is no damage to covered property
- \$1,000 coverage for identity fraud expenses
- \$500 refrigerated property coverage (no deductible)
- \$500 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and metals
- An additional \$500 credit card, fund transfer card, forgery and counterfeit money
- \$200 lock replacement coverage (no deductible)
- Personal Injury
- Ordinance or Law increased to 25%
- Part-time Business Pursuits of Insured Minors
- And more!

If the Topsail Package Endorsement is more coverage than you require, consider adding just the Special Coverage Endorsement.

If you have Arbella condo owners or renters insurance, the Special Coverage Endorsement can be purchased separately as an added benefit to your policy.

Talk with your agent about reviewing your homeowners policy to make sure that your home and personal belongings have the right coverage and to discuss whether the Topsail Package Endorsement or Special Coverage Endorsement is right for you.

