

# Foremost Manufactured Home Highlights and Policies

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## MOBILE HOME POLICY HIGHLIGHTS

SECTION I — Your Property Coverages*	Amounts of Insurance	Payment Method
<b>Coverage A — Dwelling</b>	As displayed.	Amount of Insurance for total loss Actual Cash Value for partial loss Replacement Cost available
<b>Coverage B — Other Structures</b>	As displayed. Additional amounts available.	Actual Cash Value Replacement Cost available
<b>Coverage C — Personal Property</b> On Premises  Off Premises  Golf Carts  <b>Special Limits on Certain Property</b> Animals, including birds and fish Money, bank notes, bullion, coins & medals, precious metals including platinum, gold and silver Personal property used for business while away from premises Personal property used for business while on premises Securities, accounts, deeds, evidence of debt, letters of credit, notes other than bank notes, manuscripts, passports, personal records, tickets and stamps Watercraft including their trailers Trailers, other than watercraft.  <b>The following Special Limits only apply for the peril of theft including mysterious disappearance</b> Jewelry, watches, furs, precious and semi-precious stones Memorabilia, souvenirs, trading cards, collectors items and similar articles whose age or history contribute to their value Firearms Tools Silverware, silver-plated ware, gold ware, gold-plated ware and pewter ware.	As displayed. Additional amounts available.  As displayed unless located at another residence owned or rented by the insured then there is a limit of 10% of Coverage C or \$1,000 whichever is greater.  Physical Damage up to Personal Property limit. Liability up to Liability limit.  \$250 \$250 \$250 \$2,500  \$1,000 \$1,000 \$1,000  \$1,000 \$1,000 \$2,000 \$2,000 \$2,500	Actual Cash Value Replacement Cost available
<b>Coverage D — Additional Living Expense</b>	Actual, reasonable, and necessary increase up to 20% of Coverage A — Dwelling.	Actual Amount
<b>Section I — Your Additional Coverages</b> 1. Debris Removal a. Other than trees  b. Trees (Tree must damage an insured structure) 2. Emergency Repairs After Loss 3. Trees, Shrubs, Plants & Lawns located within 300 ft. of dwelling  4. Emergency Removal 5a. Credit Card and money transfer card other than you or someone you authorized.  5b. Check Forgery Coverage  5c. Counterfeit money coverage (U.S. & Canada only)  6. Food spoilage	Actual, reasonable, and necessary: Included in the Amount of Insurance for the damaged property plus an additional 5% of that amount or \$2,500 whichever is greater. Up to \$500 for one loss. Actual, reasonable, and necessary. Actual, reasonable and necessary up to 5% of the Amount of Insurance for Coverage A-Dwelling with a \$500 limit for any one tree, shrub, plant or lawn. Reasonable and necessary. Actual, reasonable, and necessary up to \$1,000 caused by any one person. Actual, reasonable, and necessary up to \$1,000 caused by any one person. Actual, reasonable, and necessary up to \$1,000 caused by any one person. Actual, reasonable, and necessary up to \$500 (subject to \$50 deductible).	Actual Amount  Actual Amount Actual Amount Cost to remove and replace  Actual Amount Actual Amount  Actual Amount  Actual Amount Cost for Replacement
<b>Section II — Your Liability Coverages*</b>	<b>Limits of Liability</b>	<b>Payment Method</b>
<b>Coverage E — Personal Liability</b> 1. Pay up to the Limit of Liability shown on the Declarations Page for the damages for which legally liable. 2. Provide a defense at our expense by attorneys of our choice.	If coverage indicated, as displayed. Additional amount available.	Not applicable.
<b>Coverage F — Medical Payments to Others</b>	As displayed.	Not applicable.
<b>Section II — Your Additional Coverages</b> Claim Expenses      First Aid Expenses to Others  Damage to Property of Others	Actual, reasonable, and necessary up to \$100 a day for actual loss of earnings.      Actual, reasonable, and necessary at the scene of the accident. Actual, reasonable, and necessary up to \$500 per accident.	Not applicable.      Not applicable.  Not applicable.

\*Subject to policy exclusions, conditions and definitions. For a more complete description of coverages refer to the policy. Losses under Coverages A, B, and C may be subject to a deductible.

### An Important Reminder To All Foremost Agents...

1. Always review policy and coverage options, coverage charges and method of loss payment with each customer.
2. Never suggest that anyone will receive "free" coverage.
3. You, or anyone who represents you, must be licensed to sell or solicit insurance and to receive commissions.
4. For flood coverage, contact the National Flood Insurance Program.

# Eligibility Rules and Definitions

## Usage

### Owner-occupied and tenant

These include:

1. Primary and Secondary/Seasonal
  - Manufactured homes that are owner-occupied and used for private residential purposes. They may not be rented to others or titled in a business name
  - Travel trailers that are kept at a fixed location and not towed over the road for recreational purposes. Trailers must be at least 28 feet long except park models which must be at least 10 feet wide. (Travel trailers below these minimums may be eligible for the travel trailer program.)
2. Tenant
  - Personal property and liability coverage is available for individuals who rent a manufactured home as their primary residence.

### Commercial and rental

(Two or more units must be scheduled on one policy)

These include:

- Manufactured homes and travel trailers rented to others for habitational purposes
- Manufactured homes and travel trailers used commercially for nonhabitational purposes
- Travel trailers held for commercial recreational vehicle rental
- Utility trailers and animal trailers.

### Hobby farms

Risks when the farming activity is not a business, is only incidental to the use of the premises as a residence and meets the following criteria:

- **INCOME** - Annual gross receipts from farming may not exceed \$2,000
- **ACREAGE** - No more than 25 acres; cultivated crops should be for personal consumption or livestock feed
- **LIVESTOCK** - No more than five (5) head of livestock, including - but not limited to - horses, cattle, hogs, sheep or goats. Such animals should be kept for personal use or consumption or for "4-H" type activities
- **POULTRY** - If kept for personal consumption or 4H projects
- Part-time or full-time workers, boarding or breeding of horses, charging a fee for horseback riding, leasing acreage to be farmed by others, **ADDITIONAL FARM PREMISES** and "U-PICK" businesses are **not permitted**.

### Vacant

The absence of most furniture and other household items needed for human habitation, with no intention of immediate occupancy.

## What qualifies to be written as a manufactured home

### Manufactured homes

Homes built in a factory. They may be single or multi-section and are built on a permanent chassis and transported to the site.

Since 1976, manufactured homes must meet the federal building code administered by the U.S. Dept. of Housing and Urban Development (HUD). Every home has a red and silver label certifying that it was built and inspected in compliance with the HUD code.

### Mobile homes

Single or multi-section homes built in a factory prior to 1976 that are built on a permanent chassis and transported to the site.

### Modular homes (N/A Texas)

Homes built in a factory and transported to the site in modules for installation by a licensed builder. Modular homes are not built to HUD code, but must meet state, local or regional codes where the home will be located.

### Travel trailers (including park models)

Trailers equipped with cooking and sleeping facilities designed to be towed over the road without special permits.

## MUST MEET ELIGIBILITY/USAGE RULES

## Valuation and Loss Settlement

### Valuation

**The value of land is not to be considered when determining the value of the manufactured home.**

For valuation assistance refer to independent valuation guides such as Foremost's Mobile-Manufactured Cost Guide Form 734683 and Cost Estimating Form 734557, NADA Manufactured Appraisal Guide, or the Kelley Blue Book Official Manufactured Housing Guide.

Replacement Cost Settlement

- Insure for the cost of replacing the manufactured home with a new manufactured home of like kind and quality. The manufactured home must be insured for its full (100%) replacement cost
- The minimum amount of insurance is \$25,000 for single section manufactured homes (18' or less in width) and \$40,000 for multi-section manufactured homes (greater than 18' wide)
- Commercial manufactured homes are ineligible for replacement cost coverage. (Except New Mexico)

Actual Cash Value Settlement

- Insure for the cost of replacing the manufactured home with one of the same age, like kind, quality and condition.

### Loss settlement

**Agreed Loss Provision** - In the event of an insured total loss to the manufactured home, Foremost will pay the Amount of Insurance, less any deductible.

For all other insured losses (except non-structural hail losses) Foremost will pay based on an Actual Cash Value settlement up to the Amount of Insurance.

**Non-Structural hail losses** are settled on a loss of value basis unless an additional premium is paid to provide for non-structural hail replacement cost.

# General Underwriting Rules and Guidelines

## AGENT MAY BIND COVERAGE UP TO THESE INDICATED LIMITS:

For limits exceeding binding authority see *Pre-Approval* sections.

### Owner-occupied

(Personal Liability - Up to limit in the program guide)

MANUFACTURED HOMES VALUED AT \$25,000 OR MORE

**Arizona, California, Colorado, Connecticut, Delaware, Maine, Maryland, Massachusetts, Nevada, New Hampshire, New Jersey, New York, Oregon, Pennsylvania, Rhode Island, Texas, Vermont, Washington**

Dwelling (including additions) - \$150,000

Other Structures

150% of MH Amount (to a maximum of - \$100,000)

Personal Property

150% of MH Amount (to a maximum of - \$100,000)

### All Remaining States

Dwelling (including additions) - \$100,000

Other Structures

150% of MH Amount (to a maximum of \$75,000)

Personal Property

150% of MH Amount (to a maximum of \$75,000)

MANUFACTURED HOMES VALUED AT LESS THAN \$25,000

### All States

Other Structures - \$40,000 Maximum

Personal Property - \$40,000 Maximum

### Scheduled personal property

(Owner-Occupied Programs only)

All States - \$15,000

The aggregate amount of scheduled property cannot exceed the personal property policy coverage amount.

### Tenants

All States - \$40,000

### Commercial

All States - \$150,000 (aggregate physical damage limit)

Commercial\* Premises Liability - \$500,000

(Limit not available in all states)

\*Liability coverage is available only for residential rentals insured by Foremost. Manufactured homes may not be titled in a park or dealership name nor be located on farms or ranches.

## Unacceptable

### Physical Characteristics

**(Unacceptable - do not submit)**

#### Applies to all policies

1. Vacant manufactured homes.
2. Manufactured homes not connected to permanent water, sewage or electric utility services. Travel trailers not connected to permanent water or electric utility service.
3. Manufactured homes located:
  - a. In restricted areas (refer to Restricted Areas Underwriting Bulletin, Form 7508-xx for specifics). We may add or delete from the Restricted Areas Underwriting Bulletin at our discretion.
  - b. In NC\* or TX within 1500 feet of any river, creek, canal or tidal water or on a site that has previously flooded.
  - c. On an island, key or peninsula unless the policy does not provide coverage for flood and/or there is no excessive wind exposure.
  - d. In areas that have no fire department service or are not accessible by road.
4. Auxiliary heating devices:
  - a. That are the only source of heat.
  - b. That were not originally installed by the manufacturer in a **tenant**-occupied manufactured home (May not apply in all states).
  - c. Located in an other structure where gasoline and/or flammable liquid vapors may be present.
  - d. That are not listed by a recognized testing laboratory or approved for installation in a manufactured home or factory-built addition.
  - e. That do not have a factory-built, all-fuel chimney that connects directly to the heating device or have a UL-approved connector.
  - f. When the chimney does not terminate with a spark arrestor cap.
5. Manufactured homes that include the following:
  - a. A roof, heating, electrical or plumbing system (including polybutylene pipes) that is inadequate or in need of repair.
  - b. Physical defects such as broken or improperly constructed steps or poorly maintained premises.
  - c. An other structure in poor physical condition or not properly maintained.
  - d. Unrepaired damage, including damage resulting from water (N/A to cosmetic hail damage).

\*Does not apply to NC Commercial risks.

# General Underwriting Rules and Guidelines (continued)

## Liability Characteristics (Unacceptable - do not submit)

### Applies to all policies

1. Premises with an unacceptable business. An unacceptable business is one that is not incidental to the use of the premises as a residence; poses an abnormally high premises liability hazard; involves uninsurable buildings; or has prohibitively excessive amounts of business personal property.  
**Examples of acceptable businesses include but are not limited to:** Tupperware, dispatcher, incidental farming, take-home clerical.  
**Examples of unacceptable businesses include but are not limited to:** Beauty parlor, bait shop, day care, repair facility, auto shop, art/craft sales, animal grooming, and illegal activity.

2. When the customer owns an animal that has previously bitten someone or has an exotic pet.  
**Examples of exotic pets include but are not limited to:** Alligator, boa constrictor, venomous snake, lion, tiger, bear and wolf.
3. Premises with an in-ground or above-ground swimming pool that is more than 24" deep are unacceptable unless the pool is located in a completely enclosed and fenced yard or pool area. Fencing must be metal chain-link, wooden stockade or privacy fence at least 48" high with an access gate that can be latched and locked to prevent entry by children and unauthorized persons.
4. An other structure in poor physical condition or not properly maintained.
5. Physical defects such as broken or improperly constructed steps or poorly maintained premises. These risks may be acceptable when liability coverage is not on the commercial policies.

Owner-Occupied and Tenant Policies
<ol style="list-style-type: none"> <li>1. Manufactured homes located on a farm or ranch. Owner-occupied policies may only be written in those states where the Farmstead endorsement is available and attached to the policy. (See program guide for Farmstead procedures.) Incidental farming activity is acceptable under a manufactured home policy. (See Hobby farm definition.)</li> <li>2. Policies requiring more than one optional inservant or outservant workers compensation or employers liability coverage form (applies only to California, New Hampshire and New Jersey).</li> </ol>

Commercial Policies
<ol style="list-style-type: none"> <li>1. Liability coverage for rental manufactured homes located on a farm or ranch.</li> <li>2. Liability coverage for rental manufactured homes that lack working smoke detectors. Incidental farming activity is acceptable under a rental policy (see Hobby farm definition).</li> <li>3. Manufactured homes rented on a daily or weekly basis.</li> <li>4. Travel trailers or utility trailers used by traveling music groups, magicians, carnival workers or other entertainers.</li> </ol> <p>*These risks may be acceptable when liability coverage is not on the policy.</p>

## Pre-Approval

### (Do not bind coverage or accept money until risk is approved)

#### Applies to all policies

1. The customer has had any of the following losses during the past five years:
  - A theft or liability loss of more than \$2,500
  - Three or more losses of any kind
  - Any type of fire loss (must have a copy of fire official's report or claim report that indicates the cause and origin of the fire)
  - A water loss of more than \$5,000
  - Two or more water losses resulting from the same cause.**Provide information on the loss(es).**

2. Manufactured homes rented to others for habitational purposes with values below \$4,000.
3. Not applicable in Missouri (All other agents must answer) The customer has had a policy cancelled or non-renewed during the past five years.  
 Exception:
  - When a company/agent has withdrawn from the product/state
  - Non-payment of premium**Explain the reasons for the termination.**
4. Requests for limits exceeding agent's binding authority. For commercial schedule policies see *Submit for Approval*.

Commercial Policies
<ol style="list-style-type: none"> <li>1. All units used for non-habitational business purposes.</li> </ol>

# Endorsements

**Not Available in all Manufactured Home Programs or States**

## Additional Insured - Non-Resident

This endorsement amends the insuring agreement to include the interests of a non-resident contract seller or co-titleholder. There is no charge to add this endorsement.

## Additional Residence - Owner Occupied

This endorsement extends liability coverage to an additional owner-occupied premises. The residence may not be rented to others.

## Coverage C - Personal Property Increase in Special Amount of Insurance for Tools

This endorsement increases the special theft amount for tools from \$2,000 to a maximum of \$10,000.

## Earthquake Coverage

This endorsement eliminates the policy exclusion for loss caused by earthquake. Each loss is subject to a 10% (\$1,000 minimum) deductible. (Deductible percentages may vary by state.) The deductible is applied separately to the Amount of Insurance for each coverage.

## Loss Assessment Coverage

This endorsement provides up to \$10,000 coverage for the insured's share of any loss assessment charged against all members of a property owner's association. The assessment must result from a covered peril to collectively owned property or arise out of bodily injury or property damage caused by an accident that occurs during the policy period.

## Loss Payable

This endorsement may be provided at no charge to ensure that a covered loss will be payable to the insured and loss payee as their respective interests may appear. The form applies only to personal property.

## Repair Cost - Excluding Non-Structural Hail Damage

This endorsement is designed for manufactured homes that do not meet the replacement cost eligibility requirements or for insureds who do not choose to insure their manufactured homes to full replacement cost value. Repair Cost Settlement differs from Replacement Cost Settlement in two ways:

- In the event of a total loss Repair Cost Settlement would **not** pay an additional amount over the Amount of Insurance
- Under this settlement method, material and construction methods would not necessarily duplicate the pre-loss condition or appearance of the property. Damaged property may be replaced with similar, more readily available construction materials.

## Replacement Cost - Excluding Non-Structural Hail Damage

This endorsement is the same as the replacement cost payment method (including non-structural hail damage) but appearance (non-structural) hail damage settlement is the lowest of: The loss of value or the repair cost up to the Amount of Insurance shown on the Declarations.

## Replacement Cost - Including Non-Structural Hail Damage

This endorsement changes the settlement method for the manufactured home and other structures to replacement cost.

In the event of a total loss to the manufactured home, this settlement pays up to an additional 20% of the Amount of Insurance if the manufactured home is replaced on the same premises (N/A in TX, NC, CT & AR). If the manufactured home is not replaced, the settlement is the Amount of Insurance shown on the Declarations Page, less any applicable deductible.

In the event of a partial loss to the manufactured home, or any loss to the other structures, settlement is the lowest of repair cost, replacement cost or the Amount of Insurance shown on the Declarations Page. If the insured does not replace, settlement is the lowest of actual cash value, repair cost, replacement cost or the Amount of Insurance shown on the Declarations Page.

## Replacement Cost Personal Property

This endorsement changes the settlement method to the lowest of repair cost, replacement cost or the Amount of Insurance shown on the Declarations Page, including Special Amount of Insurance for Certain Property.

Replacement Cost On Personal Property cannot be added for:

- Antiques, fine arts, paintings and similar articles of rarity or antiquity which cannot be replaced
- Memorabilia, souvenirs, trading cards, collectors items and similar articles where age or history add to their value
- Items not maintained in good or workable condition
- Items that are outdated or obsolete and are either being stored or unused
- Scheduled Personal Property Coverage.

## Unrelated Named Insured

This endorsement broadens the definition of Named Insured to include an unrelated person who has no contractual insurable interest in the manufactured home and is not on the title, while that person is a permanent resident of the manufactured home.

## 30 Day Trip Coverage

Provides 30 day physical damage coverage for a manufactured home that is being moved. Coverage must be requested before the leveling blocks/jacks are removed and utilities are disconnected to avoid a coverage lapse. The premium for this coverage is fully earned as soon as the coverage is approved by us.

## Endorsements (continued)

### Scheduled Personal Property (Owner-Occupied program)

#### VALUATION GUIDELINE FOR JEWELRY, FURS, FINE ARTS, STAMPS, COINS AND FIREARMS.

A current appraisal (less than three years old) is required for, and must accompany, any individual item(s) valued at \$2,500 or more. If the item was purchased within the past three years, a copy of the original bill of sale is acceptable, and preferable, to an appraisal. **A copy of a valuable personal property schedule from a previous policy with another carrier is not acceptable evidence of value.**

#### 1. JEWELRY

The emphasis should be on where the jewelry is kept when it isn't being worn, how often it is used or worn, and the integrity of the insured. The insured's financial condition must be considered. Appraisals of diamond and other gemstone pieces will include the "4 C's":

*CUT* - Example: brilliant, marquise, emerald, etc.

*COLOR* - Best grades are colorless or white.

*CLARITY* - Indicates the presence or absence of flaws or blemishes.

*CARAT* - Measure of diamond size by "points" (100 points equals 1 carat).

Example - Ladies Engagement Ring, 14K w.g. mtg.; 1.25 dwt; set with one 1.25ct brilliant cut diamond; color "I"; clarity VS-1; c

#### Eligible Risks

Rings, watches, pendants, pins, chains, bracelets, broaches and all other forms of personal jewelry; pens, pencils, flasks, trophies, cigarette cases and other items in the nature of jewelry.

#### Ineligible Risks

Jewel-studded clothing, eyeglass frames, unset gemstones, items of obvious poor quality and items needing repair. Also, silverware, plateware and/or pewterware.

#### 2. FURS

Descriptions of garments should include type of fur, country of origin, style of the garment, the number of skins (if known), and any special distinguishing characteristics. Furs depreciate. The rate of depreciation varies depending on the type of fur (mink, fox, etc.), the condition and current fashion trends.

#### Eligible Risks

Furs, garments trimmed with fur, garments consisting principally of fur; and rugs or wall hangings made from fur, such as bear pelts or "bearskin" rugs.

#### Ineligible Risks

Mounted animals or animal trophy heads, furlined boots or other such footwear.

#### 3. CAMERA EQUIPMENT

Coverage is intended for non-professionally used cameras and related equipment.

#### Eligible Risks

Cameras, projection machines and related articles of equipment; sound equipment pertaining to recording, projection, reproduction and operation of motion pictures and property such as binoculars, telescopes and microscopes used in conjunction with photographic equipment. Portable video cameras and related components can also be covered. Descriptions of items must include make, model and serial number as well as other information which provides ease of identification.

Example 1 - Nikon F1 camera body, black, #23334K5619

Example 2 - Tamaron 80-220mm zoom lens, F3.5, #T677H563.

#### Ineligible Risks

Equipment belonging to free-lance photographers and newspaper photographers; television cameras and related equipment; coin or token-operated devices (such as pinball machines, "one-armed bandits", etc.); aerial or radar cameras; video cassette recorders and personal computers or related equipment.

#### 4. GOLFER'S EQUIPMENT

Coverage should not be written for individuals who travel worldwide, taking their equipment with them.

#### Eligible Risks

Golf clubs, golf clothing and golf equipment. Coverage also extends to other clothing of the insured while contained in a locker situated in a club house or other buildings used in connection with the game of golf.

#### Ineligible Risks

Items such as tees, gloves and golf umbrellas.

#### 5. POSTAGE STAMPS and COINS

A list of the property should be kept at a separate location. Records kept on premises should be housed in a fireproof safe. Specific description and scheduling requirements:

- Individual stamps, pairs, series, blocks, or sheets valued at \$250 or more.
- Individual coins or paper money valued over \$250.
- Other-principal stamps or coins, valued at less than \$250, should be described.
- Individual albums should be described and insured for an amount of insurance that excludes specifically insured items contained in the album.

## Endorsements (continued)

### Security:

Collections valued in excess of \$5,000 and kept at the insured's dwelling should be kept in a burglar resistant cabinet or safe. To be burglar resistant the receptacle must be constructed of steel and have a door thickness of 1", a wall or body thickness of 1/2" and have a combination lock. A description of the receptacle and the information from the manufacturer's label should be sent to the company along with any request to schedule these large collections.

### Eligible Risks

- Postage stamps including due, envelope, official revenue, match and medicine stamps; covers, locals, and reprints, essays, proofs, and other philatelic property owned by or in the custody and control of the insured, including the pages, books, and/or mountings
- Rare and current coins, medals, paper money, bank notes, tokens of money and other numismatic property owned by or in the custody and control of the insured, including coin albums, containers, frames, cards and display cabinets in use with such a collection
- Commemorative medals, medallions and similar castings.

### Ineligible Risks

Gold or silver bullion; gold or silver in the form of bars, ingots, plates or other quantitative forms.

## 6. FIREARMS

Specific description and scheduling requirements:

- Handguns - description must include make, model, caliber, barrel length, serial number, and finish; i.e. blued, stainless steel, chrome, nickel, etc.
- Rifles/Shotguns - description must include make, model, caliber, barrel length (if appropriate), serial number, and any other unique identifiers  
Example - Ruger Red Label O/U shotgun, 12 ga., 28" bbls., #412-00121, blued w/stainless trim
- Accessories - Items such as scopes and expensive gun cases must be separately described and insured. Lesser items, such as slings and cloth or vinyl cases may be included with the value of the gun.  
Example - Tasco Mdl. AG39X50 3X-9X Scope, #A56T7344.  
Example - Ruger Mdl. RSGC Deluxe aluminum Gun Case.

### Security:

Particular care is needed when individual items are valued at over \$500 or when total collection values exceed \$5,000:

- Exterior doors should be equipped with deadbolt locks, where local code permits;
- Off-premises exposures, such as competitive meets and hunts, should be evaluated as to how frequently they will occur and the value of the particular guns involved.

When the value of collections exceeds \$10,000, the manufactured home must be equipped with an adequate burglar alarm system which protects all window and door openings. Details of the system should be sent to the company at the time coverage is requested.

### Eligible Risks

Rimfire and centerfire pistols, rifles and shotguns; blackpowder arms and airguns; rifle and pistol scopes; spotting scopes; interchangeable barrels and chokes; cases and holsters; electronic sights.

### Ineligible Risks

Ammunition; reloading presses and other reloading supplies such as brass cases, powder, lead and primers; specialized clothing, glasses, binoculars; cleaning kits and supplies; muzzle loading paraphernalia.

## 7. FINE ARTS

Appraisers should be knowledgeable and have expertise with the items they are appraising. Most frequently appraisers will be art dealers, museum or art gallery directors, antique dealers or university art department faculty members. Credentials may be requested.

A complete description of the article is needed. For example, a satisfactory description of a painting should include the media used (oils, water colors, etc.), its dimensions, the scene portrayed or title of the painting, the artist's name, the year painted and whether or not it is framed. Appraisals of antiques should include the date or period in which it was made along with an adequate description of the article.

### Eligible Risks

- Paintings, etchings, tapestries, statuary, vases, antique silver and furniture, rare glass and chimaera, rare books, manuscripts, rugs and other items that are enhanced in value by virtue of rarity, historical origin, or artistry
- Antique firearms (manufactured prior to December 31, 1898) and other miscellaneous weapons which are collected in conjunction with firearms; i.e. swords, knives, bayonets and other such articles. Coverage may also be provided for conventional firearms manufactured after 1898, which will not be fired but only displayed. These are most commonly known as "special presentation" or "commemorative" models, replicas, or souvenir weapons
- A number of items are eligible for coverage that are not bona fide fine art items. Generally known as collectibles, these articles include memorabilia, dolls, plates, figurines, toy trains, and such things as old household items (primitives); and Avon or Jim Beam bottles.



## Endorsements (continued)

### Ineligible Risks

Normal household contents, such as furniture or open stock crystal and china ware; items subject to frequent off-premises exposure (exhibition, swap meets, etc.); "quantities" of items, such as "1,000 baseball cards" or "50 Batman comic books".

In the absence of blanket rates, such items must be individually and separately described and insured.

### 8. MUSICAL INSTRUMENTS

Emphasis is on who uses the instrument and how it is used.

#### Eligible Risks

All forms of wind, stringed or percussion instruments used non-professionally including electric or electronic instruments, such as keyboards, non-portable pianos and organs, portable pianos, synthesizers and related accessories.

Instruments belonging to a music teacher whose primary income is derived from teaching may be acceptable as long as the teacher does not use the instruments and receive payment for playing, in addition to teaching.

#### Ineligible Risks

- Instruments used by a professional musician, including school-age children of the insured, who may as part of a group, occasionally play for remuneration at a school dance, concert, or similar function

- Computers, radios, phonographs and stereos, stereo components and similar items. Specific amplifiers and speakers, such as those typically made for and sold with guitars and electric basses, will not be considered stereo components and may be scheduled
- Microphones, microphone stands and accessories; lighting equipment; mixing boards, P/A systems and other related items typically used for recording.

### 9. SILVERWARE

Silverware, plated ware and pewterware are to be classified and rated as Fine Arts where no specific silverware rate exists. Detailed descriptions are needed. Service sets should be identified by maker, pattern and number of individual items that comprise the set. Descriptions of larger pieces, such as serving bowls and platters should include the size of the item.

#### Eligible Risks

Service sets, utensils and serving pieces including trays, dishes, platters, compotes, bowls and candlesticks.

#### Ineligible Risks

Items such as pens, pencils, flasks, smoking equipment, cigarette cases, trophies and the like. These may be classified and insured as jewelry.