

You Made the Right Choice!

Foremost is the manufactured home insurance expert. We insure more manufactured homes than any other insurance company.

TARGET MARKET

Program	Qualifying Homes*	Qualifying Usages	Key Advantages
Owner-Occupied	<ul style="list-style-type: none"> Modular Homes Manufactured Homes Mobile Homes Park Model Homes Stationary Travel Trailers 	<ul style="list-style-type: none"> Homes used as a primary residence Homes used as seasonal or vacation (secondary) homes Hobby Farms Farms or Ranches 	<ul style="list-style-type: none"> Comprehensive coverage on the home, other structures and personal property Agreed loss provision Optional replacement cost settlement Flexible payment methods Top rated claims handling
Tenant-Occupied	<ul style="list-style-type: none"> Modular Homes Manufactured Homes Mobile Homes Park Model Homes 	<ul style="list-style-type: none"> Homes rented as a primary residence 	<ul style="list-style-type: none"> Comprehensive coverage for personal property Comprehensive liability coverage Flexible payment methods Top rated claims handling
Rental Use Commercial Rental Program Guide along with Commercial Rental Underwriting Guide	<ul style="list-style-type: none"> Modular Homes Manufactured Homes Mobile Homes Park Model Homes Stationary Travel Trailers 	<ul style="list-style-type: none"> Homes rented to others as their primary home 	<ul style="list-style-type: none"> Named peril coverage with option to purchase comprehensive coverage for the home Optional liability coverage Ability to schedule more than one unit on a policy Agreed loss provision Flexible payment methods Top rated claims handling
Commercial Use Commercial Rental Program Guide along with Commercial Rental Underwriting Guide	<ul style="list-style-type: none"> Modular Homes Manufactured Homes Mobile Homes Park Model Homes Travel Trailers Animal Trailers Utility Trailers 	<ul style="list-style-type: none"> Homes used commercially for such purposes as offices, construction site offices, classrooms, etc. Travel Trailers held for commercial rental Trailers designed for the transport of animals Utility Trailers 	<ul style="list-style-type: none"> Named peril coverage with option to purchase comprehensive coverage for the home Optional full or 30-day collision coverage Ability to schedule more than one unit on a policy Agreed loss provision Flexible payment methods Top rated claims handling

Plus and Platinum Packages - New Business

There are two primary resident packages with the new Foremost Homeowners Insurance for Manufactured Homes policy — **Plus** and **Platinum**. The platinum package is the best available on the market — and the best value for your customers. See the chart below for details on what's included in the Plus and Platinum packages, as well as our Secondary and Tenant packages.

Coverage	Primary Platinum Package	Primary Plus Package	Secondary Package	Tenant Package *(FIC & FSIC only)
Comprehensive Dwelling	Included	Included	Included	N/A
Comprehensive Other Structures	10% of dwelling Amount of Insurance	10% of dwelling Amount of Insurance	\$500	N/A
Comprehensive Personal Property	30% of dwelling Amount of Insurance	30% of dwelling Amount of Insurance	\$2,000	Included
Personal liability Medical payments Damage to property of others	FIC/FSIC* \$50,000 \$500 \$500	FIC/FSIC* \$50,000 \$500 \$500	Optional	\$50,000 \$500 \$500
Additional living expense	20% of dwelling Amount of Insurance	20% of dwelling Amount of Insurance	20% of dwelling Amount of Insurance	20% of personal property Amount of Insurance
Dwelling deductible	\$500 Waived for total loss	\$500 Waived for total loss	\$500 Waived for total loss	\$500 (Personal Property)
Agreed loss provision	Included	Included	Included	N/A
Dwelling and other structures replacement cost	Included	Optional	Optional	N/A
Personal property replacement cost	Included	Optional	N/A	N/A
Additional coverage endorsement	Included	N/A	N/A	N/A
Loss assessment	\$10,000	\$1,000	\$1,000	N/A
Ordinance or law	10% of dwelling Amount of Insurance	5% of dwelling Amount of Insurance	5% of dwelling Amount of Insurance	N/A
Emergency removal of your personal property	\$500	\$250	\$250	\$250
Debris removal	5% of dwelling Amount of Insurance or \$5,000	5% of dwelling Amount of Insurance or \$5,000	5% of dwelling Amount of Insurance or \$5,000	5% of personal property coverage or \$2,500
Food spoilage	\$500	\$500	\$500	\$500
Fire Department Service Charge	\$500	\$500	\$500	\$500
Trees, Shrubs, Plants and Lawns	\$500	\$500	\$500	N/A
Credit Card, Money Transfer Card, Check Forgery and Counterfeit Money	\$1,000	\$1,000	\$1,000	\$1,000

The percentages for Other Structures and Personal Property are calculated from the base of the dwelling range i.e. \$10,000 - \$10,999. Dwelling range produces \$1,000 Other Structures Amount of Insurance and \$3,000 Personal Property Amount of Insurance.

*FIC refers to Foremost Insurance Company throughout the booklet.

FSIC refers to Foremost Signature Insurance Company throughout the booklet.

Coverage Comparison

Feature	Foremost FIC - Form 4075 01/07 FSIC - Form 4090 01/08	ISO Homeowners 3 Special Form 10/00
Total Loss payment method	Amount of Insurance - no hassle, no depreciation*	Replacement cost† subject to 80% co-insurance clause - up to amount of insurance
Replacement Cost Settlement for the home <i>Example: A \$40,000 home is destroyed by a tornado. It will cost \$48,000 to replace the home with a new home of like kind and quality on the same site.</i>	Up to 120% of the Amount of Insurance if needed to replace the home, with Replacement Cost option <i>No problem - The Foremost policy provides up to \$48,000 to replace the home on the same site.</i>	Replacement cost† subject to 80% co-insurance clause - up to amount of insurance <i>Oh no - The policy only provides up to \$40,000 to replace the home.</i> †Most companies limit replacement cost to the newest model years, and only offer an ACV settlement on most homes.
Replacement of awnings, carpeting, built-in appliances, outdoor antenna, outdoor equipment and structures that are not buildings, and gravemarkers	Included with replacement cost and replacement cost on partial options	Actual cash value only
Additional Debris removal over the amount of insurance <i>Example: A \$20,000 home is destroyed by fire. The cost to remove the debris and pay the landfill is \$5,000.</i>	5% of the Coverage A limit or \$5,000, whichever is greater <i>No problem - The Foremost policy pays the entire cost.</i>	5% of the coverage limit that applies <i>The policy only provides \$1,000 for debris removal, leaving a \$4,000 shortfall.</i>
Earth Movement <i>Example: A home suddenly sinks to the bottom of an abandoned mine shaft or sinkhole.</i>	The policy provides coverage for earth movement other than earthquake and volcano. <i>It's covered! Because the damage wasn't caused by an earthquake or volcano, a Foremost policy provides coverage.</i>	Not covered <i>Bad news. The policy doesn't cover earth movement of any kind.</i>
Personal Property <i>Example: While boating someone drops their new digital recorder in the lake.</i>	Comprehensive <i>Relax - The Foremost policy provides comprehensive coverage. It pays for almost all direct, sudden and accidental losses to personal property.</i>	16 named perils <i>No coverage. The policy only covers 16 named perils.</i>
Golf Cart <i>Example: While parked on a hill, a golf cart brake malfunctions. The golf cart rolls down the hill, is damaged by a collision with a tree and injures a bystander in the process.</i>	Provides coverage for both physical damage and liability for golf carts not designed or modified to be licensed and/or registered for road use. <i>The Foremost policy will provide coverage for the damage to the golf cart and liability coverage for the injury the cart caused.</i>	Only covers liability, and only while golfing <i>The policy doesn't cover physical damage to a golf cart. And since the injury didn't occur while golfing, there's not any liability coverage, either.</i>
Food spoilage resulting from mechanical breakdown or loss of power	Covered with a \$50 Deductible	Not covered
Emergency Removal of Personal Property <i>Example: A wild fire is headed an Insureds way and they've been given four hours to evacuate. They rent a truck for \$250 and load up as much of their belongings as they can.</i>	Covered. Additional coverages include Emergency removal of personal effects when endangered by an insured peril. <i>No problem. The cost of truck rental is covered.</i>	Covered, but Insured has to pay a deductible and coverage expires after 30 days. <i>Bad news. Insured has to pay the whole cost of the truck rental out of their pocket.</i>

*Claims may be subject to deductible.

General Underwriting Rules and Guidelines

Applicable to all Underwriting sections for New Business, Endorsements and Renewals, unless otherwise specified.

The Manufactured Home program is designed for manufactured, mobile and modular homes as well as stationary travel trailers and park model trailers. These structures may qualify for coverage if primary or secondary owner occupied or primary owner occupied farm/ranch. For definitions of these structures and the use types that qualify under this program, refer to the *Definitions* page.

Unacceptable

Physical Characteristics

1. Manufactured homes:
 - Not connected to permanent water, sewer or electric utility service.
 - Not connected to permanent water or electric utility service when a travel trailer.

NOTE: May be acceptable if fully installed and connected to utilities within 60 days of the policy effective date. Refer to *Underwriting Approval* section.

NOTE: If electric supply is not from a public utility service, Refer to *Underwriting Approval* section.
2. Manufactured homes located in restricted areas (refer to Restricted Areas Underwriting Bulletin, Form 750801 for specifics). We may add or delete from the Bulletin at our discretion.
3. Manufactured homes in areas that have no fire department service or in isolated areas not accessible year round by road.
4. Heating devices located in the manufactured home or other structure that are:
 - a. Kit or homemade.
 - b. Not installed to the local building code or to manufacturer's specifications.
 - c. Auxiliary heating devices used as the only source of heat (not applicable when located in an other structure).
5. Manufactured homes or other structures utilized as a commercial risk or when business is conducted on premises.

NOTE: If primary owner-occupied and business is incidental, refer to *Underwriting Approval* section. (For definition of incidental business, see *Definitions* page.)
6. Illegal activity, trade or business conducted on premises.
7. Travel trailers that are moved, including to a storage area, regardless of distance.
8. Vacant manufactured homes, excluding new purchases that will be occupied within 60 days of the policy effective date. (For definition of vacant, see *Definitions* page).

NOTE: These ineligible vacant manufactured homes may qualify for coverage under the Specialty Dwelling program.
9. Premises with other structures owned by the applicant/insured that are a site-built home or manufactured home when used on a continuous basis for residential living, unless the Specific Structure Exclusion endorsement is added.

NOTE: These excluded structures may be eligible under a separate policy.
10. Manufactured homes including additions that have physical defects or have materials that are inadequate, obsolete, defective or in need of repair, including but not limited to:
 - Heating, electrical, plumbing systems (including polybutylene pipes)
 - Structural components including roof, supports or framing.
11. Salvaged units, unless the unit has been approved as habitable by a state, county or local official. See Required Materials section for documentation.
12. Premises with buried bare steel tanks or any liquid fuel tank that shows signs of deterioration.
13. Manufactured homes when more than two roomers or boarders reside, including those in foster or assisted living care.
14. Manufactured homes that are in the process of foreclosure or repossession.
15. Manufactured homes that are rented to others or titled in a business name.

Personal Characteristics

1. Applicant/Insured who has had a total of three or more Foremost policies cancel for non-payment within the last five years, regardless of policy type.
2. Applicant who is legally incompetent.
3. Named Insured who is under the age of 18.
4. Multiple ownership with three or more unrelated named insureds.

Liability Characteristics

1. Applicant/Insured who owns or keeps on the premises, an animal that has caused harm or has previously bitten, unless the Animal Liability Exclusion endorsement is added.
2. Premises with pools (over 2 1/2 feet deep) that do not have a fence at least a minimum of four feet high (fully enclosing the pool) AND a self-locking gate. EXCEPTIONS for above ground pools.
 - a. Pools with a deck (at least four feet high) and has a self-locking gate.
 - b. Pools without a deck must have sides at least four feet high and a retractable ladder.
3. Premises with other factors that increase the liability exposure including but not limited to: excessive debris, poorly maintained premises or other structures, broken or improperly constructed steps, or attractive nuisances.
4. Secondary premises with farm/ranch exposures, including hobby farms.

Phone for Approval

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

Underwriting may require submission of supporting documentation.

1. Applicant/Insured who has had any of the following losses in 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 about how the condition that caused the loss was corrected and what repairs have been made.

2. Applicant who has had a previous policy, including Foremost, cancel or non-renew due to the condition of the manufactured home or for any other underwriting reason.

Provide information regarding the termination. If the reason was due to the condition of the home, provide information to confirm how the condition has been corrected and that all repairs have been made.

3. Applicant/Insured who owns or keeps on the premises any non-domestic animal including, an exotic or wild animal. (For definition of Exotic animal, see *Definitions* page.)

NOTE: May require the attachment of the Animal Liability Exclusion endorsement.

Provide information regarding the animal to confirm no increased liability hazard.

4. Manufactured homes that are not fully installed or connected to utilities but will be within 60 days of the policy effective date.

Provide information regarding why the manufactured home is not installed or connected to utilities, who will set up the home and when it will be occupied.

NOTE: Requires Trip coverage.

5. Primary owner-occupied properties with a hobby farm/ranch. (For definition of hobby farm/ranch, see *Definitions* page.)

NOTE: Farm/ranch activities including hobby farm/ranch are unacceptable on Secondary risks when liability coverage is added.

Provide information explaining details of hobby farm/ranch activities. See endorsement section for information about optional hobby farm or ranch coverage.

6. Primary owner-occupied properties with incidental business on premises.

NOTE: Properties with incidental business are unacceptable on Secondary risks when liability coverage is added.

Provide information about the type of business conducted, any activities associated with the business and any equipment or materials used for the business that are kept on premise, to confirm no increased exposure. Include details about any on premises activities that involve visits by customers, vendors, employees or deliveries. See endorsement section for information about optional Incidental Business Liability coverage.

7. Any addition that includes heating or plumbing, and was not approved by a state, county or local official. This includes:

- a. Two different manufactured homes joined together or
- b. A dwelling joined to the manufactured home.

NOTE: If the addition is under construction or renovation, the work must be finished within 90 days of the policy/endorsement effective date.

Provide information regarding the size and use of the addition. Explain who did the work and what was done and when it was completed.

8. Manufactured homes not connected to electric utility services but which have their own independent solar, wind generator or hybrid power system.

Provide information regarding generating equipment and details of how the system works, who installed it and how long the manufactured home has been operating on the system.

9. Premises with other structures 1200 sq. ft or more, with existing damage or in need of repair, excluding cosmetic.

NOTE: May require the attachment of the Specific Structure Exclusion endorsement.

Provide information regarding condition of the other structures, any plans for repair, size and describe usage.

10. Other structures owned by the applicant/insured that are a manufactured home or site-built home used for other than residential living on a continuous basis.

Provide information regarding use and condition of structure.

11. Manufactured homes raised more than 4 ft. on any side, and not approved by a state, county or local official. Steps and decks must include railings with spindles.

Provide information about why the home was raised and who did the work.

12. Risks with unusual exposures or increase in hazards not previously addressed.

Provide information about the risk to confirm it meets our underwriting guidelines.

Tenant Manufactured Home Program

Foremost Insurance Company and Foremost Signature Insurance Company Only

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Basic New Business Package

Coverage	Tenant
Coverage A - Dwelling	N/A
Coverage B - Other Structures	N/A
Coverage C - Personal Property	As Selected
Coverage D - Additional Living Expense	20% Coverage C
Coverage E - Personal Liability	\$50,000
Coverage F - Medical Payments to Others	\$500
Damage to Property of Others	\$500
Deductible	\$500

Deductible Options

\$100 \$250 \$500 \$950

Liability Coverage Options

\$ 25,000/\$500 Med. Pay to Others \$300,000/\$1,000 Med. Pay to Others
 \$ 50,000/\$500 Med. Pay to Others \$500,000/\$1,000 Med. Pay to Others
 \$100,000/\$1,000 Med. Pay to Others

Surcharges

Auxiliary Heating Device

An auxiliary heating device is a wood, coal, kerosene heater or any other supplemental heating system, not installed by the original manufactured home manufacturer.

Multi-Policy Discount

Applicable when insured maintains one or more voluntary personal auto, motor home, homeowners, motorcycle, or qualifying life insurance policy with any Zurich/Farmers/Foremost/Bristol West Group insurer.
 (Note: Bristol West does not operate in every state.)

Minimum Premiums

Minimum written premium per policy is \$50.
 Minimum earned premium per policy is \$50 unless company initiated cancellation.

Policy Information

Policy and Application

Form	Name	Description
FIC - 4069 FSIC - 4070	Tenant Insurance for Manufactured Homes Tenant Insurance for Manufactured Homes	For Insureds renting a manufactured home as a primary residence.
311001	Alabama Manufactured Home Insurance Application	

Mandatory Endorsement

Form	Name	Description
FIC - 4287 FSIC - 4287	Tenant Change - Alabama Tenant Change - Alabama	Required State changes to policy 4069. Required State changes to policy 4070.

Optional Endorsements

Form	Name	Description
4040	Tenant Earthquake	The earthquake endorsement eliminates the policy exclusion for loss caused by earthquake. Each loss is subject to 10% (\$1,000 minimum) deductible. The deductible is applied separately to the Amount of Insurance for each coverage.
4057	Animal Liability Exclusion	Eliminates all liability arising out of the ownership, custody, control or possession of any animal either on or away from your premises. Form 739875, Acceptance of Animal Liability Exclusion, must be completed and signed prior to binding.
5095	Identity Theft Expense Coverage	Reimburses the policyholder for certain expenses necessary to correct erroneous information and restore their credit when an unauthorized person criminally incurs debt under the policyholder's name.
2985	Loss Payable	Endorses interest of loss payee. Any covered loss payment will be payable to the insured and loss payee. This form applies only to personal property. There is no charge to add the endorsement.

General Underwriting Rules and Guidelines

Applicable to all Underwriting sections for New Business, Endorsements and Renewals, unless otherwise specified.

The Tenant program is designed for the tenant occupants of a manufactured, mobile or modular home, stationary travel trailer or park model trailer. For definitions of these structures and the use type that qualifies under this program, refer to the *Definitions* page.

Unacceptable

Physical Characteristics

1. Manufactured homes:
 - Not connected to permanent water, sewer or electric utility service.
 - Not connected to permanent water or electric utility service when a travel trailer.

NOTE: May be acceptable if fully installed and connected to utilities within 60 days of the policy effective date. Refer to *Underwriting Approval* section.
2. Manufactured homes located in restricted areas (refer to Restricted Areas Underwriting Bulletin, Form 750801 for specifics). We may add or delete from the Bulletin at our discretion.
3. Manufactured homes in areas that have no fire department service or in isolated areas not accessible year round by road.
4. Heating devices located in the manufactured home or other structure that are:
 - a. Kit or homemade.
 - b. Not installed to the local building code or to manufacturer's specifications.
 - c. Auxiliary heating devices used as the only source of heat (not applicable when located in an other structure).
5. Manufactured homes or other structures utilized as a commercial risk or when business is conducted on premises.
6. Illegal activity, trade or business conducted on premises.
7. Travel trailers that are moved, including to a storage area, regardless of distance.

Personal Characteristics

1. Applicant/Insured who has had a total of three or more Foremost policies cancel for non-payment within the last five years, regardless of policy type.
2. Applicant who is legally incompetent.
3. Named Insured who is under the age of 18.
4. Multiple ownership with three or more unrelated named insureds.

Liability Characteristics

1. Applicant/Insured who owns or keeps on the premises, an animal that has caused harm or has previously bitten, unless the Animal Liability Exclusion endorsement is added.
2. Premises with pools (over 2 1/2 feet deep).
3. Premises with other factors that increase the liability exposure including but not limited to: excessive debris, poorly maintained premises or other structures, broken or improperly constructed steps, or attractive nuisances.
4. Premises with farm/ranch exposures, including hobby farms.

Underwriting Approval

Phone for Approval

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

Underwriting may require submission of supporting documentation.

1. Applicant/Insured who has had any of the following losses in 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 about how the condition that caused the loss was corrected and what repairs have been made.

2. Applicant who has had a previous policy, including Foremost, cancel or non-renew due to the condition of the manufactured home or for any other underwriting reason.

Provide information regarding the termination.

3. Applicant/Insured who owns or keeps on the premises any non-domestic animal including, an exotic or wild animal. (For definition of Exotic animal, see *Definitions* page.)
NOTE: May require the attachment of the Animal Liability Exclusion endorsement.

Provide information regarding the animal to confirm no increased liability hazard.

4. Manufactured homes that are not fully installed or connected to utilities but will be within 60 days of the policy effective date.
Provide information regarding why the manufactured home is not installed or connected to utilities, who will set up the home and when it will be occupied.

5. Risks with unusual exposures or increase in hazards not previously addressed.

Provide information about the risk to confirm it meets our underwriting guidelines.

Severe Weather Restrictions

In times of potential natural disaster, agents are required to monitor and adhere to the following guidelines. Do not bind coverage if the National Weather Service has issued a severe weather warning or when the government has issued an evacuation order for a specific area. Binding is restricted for the duration of the warning or request to evacuate. Events that may require the suspension of binding include but are not limited to, warnings or evacuations for flood, wild fire, tornado or hurricane.

Emergency Restrictions

In times of an emergency the company may impose temporary restrictions on binding authority. During an emergency restriction **YOU MAY NOT BIND COVERAGE** on new risks or accept requests to increase coverage limits for homes, other structures or personal property, or lower deductibles on existing policies.

Emergency restrictions could include, but are not limited to:

- a. Riots or civil commotion
- b. Floods, wild fires or other natural disasters
- c. Hurricanes and tropical storms — Refer to Hurricane and Tropical Storm Bulletin — Form 5468
- d. Earthquakes — Restrictions begin with the occurrence of an earthquake of:
 - 5.0 to 5.9 Richter and within 50 MILES OF THE EPICENTER for homes located within the designated counties and/or zip codes.
 - Or, 6.0 Richter (or greater) and WITHIN 100 MILES OF THE EPICENTER for homes located within the designated counties and/or zip codes.
 - For a period of 72 hours on all transactions.
 - An aftershock of 5.0 Richter (or greater) that occurs DURING THE RESTRICTED PERIOD, (as specified above) will be treated as a new earthquake, resulting in a NEW PERIOD OF SUSPENDED BINDING AUTHORITY.

Definitions

Eligible Structures

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

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

Travel Trailers

A recreational structure mounted on wheels that is primarily designed to provide temporary living quarters for recreation, camping and seasonal use. They must be permanently set up, connected to permanent water, have electric service and will not be towed. Travel trailers that are moved, including to a storage area, regardless of distance, must be written in the Travel Trailer Program.

Park Model Trailers

Trailers built on a single chassis mounted on wheels that have a gross trailer area not exceeding 400 square feet.

Eligible Use Types

Primary

Owner-occupied home used full time as a primary residence for at least five (5) consecutive months each year.

Primary Farm/Ranch

Primary owner-occupied home used on a farm or ranch that is not a hobby farm or ranch. All bodily injury and property damage claims arising out of farming or ranching are excluded.

Secondary

Owner-occupied home used as a seasonal or vacation residence on an irregular and noncontinuous basis, or on a continuous basis, but less than five (5) consecutive months a year.

Tenant

A person who doesn't own the home but pays rent to use it as a primary residence.