

# Manufactured Home

## Key Features

The Foremost® Manufactured Home program is the nation's premier choice for a variety of manufactured homes including modular, single-wide and multi-sectional mobile homes.

**Foremost accepts manufactured homes of most any age, any size, any make and any model** and whether the home is located in a park or on private property.

## Coverage Highlights

A Foremost policy provides open-peril coverage that protects the customer's investment in the **home, personal property and other structures** against accidental causes of physical damage loss. That means the property is covered unless a peril is listed as excluded in the policy.

## Additional Coverages and Features included in the policy:

- Golf Cart coverage for physical damage and liability (This does not include the specific motor vehicle liability coverages required to meet individual state's financial responsibility laws for operation of a motor vehicle on public highways. In NC: golf cart liability coverage only applies if used for golfing. Coverage does not apply while used for farming or ranching or if required to be licensed by state law.)
- Earth movement other than earthquake and volcano
- Reimbursement Debris Removal up to 5% of amount of insurance or \$5,000, whichever is higher
- Emergency repairs after loss
- Fire Department Service
- Agreed Loss Payment Method – Dwelling: Amount of insurance less any applicable deductible when the home is a total loss
- Trees, shrubs, plants & lawns
- Credit card and check forgery
- Food Spoilage

## Platinum Package – in addition to the above includes:

- Extended Replacement Cost (up to 125% of Coverage A)
- Replacement Cost on Personal Property
- Additional Coverage endorsement

## Optional Coverages

- Replacement Cost or Extended Replacement Cost – **Regardless of age of home** if insured to replacement value
- Replacement of awnings, carpeting, built-in appliances, outdoor antennas, equipment and structures included with Replacement Cost endorsement
- Replacement Cost for Partial Losses if not insured to replacement value
- Replacement Cost on Personal Property
- Hobby Farm or Ranch and Animal Liability
- Personal Injury
- Water Damage from Sewers and Drains
- Incidental Business Liability
- Animal and Specific Structure Exclusions

We offer a broad range of personal insurance products including auto, manufactured home, specialty homeowners, landlord or rental property, seasonal or vacant property, motor home, travel trailer, motorcycle, off-road vehicle, snowmobile, boat, personal watercraft and collectible auto.

*Product availability is based on authority and all products may not be available in all areas.*



## Risk Groups

- Very few limits on age or value
- High-value, medium and low
- New and older manufactured/mobile homes
- Owner-occupied manufactured/mobile homes
- Rental and seasonal
- Commercial mobile homes
- In a park or on private property
- Modular homes
- Manufactured homes
- Single-wide and multi-sectional
- Customized mobile homes

## Claims Service

Every Foremost policy is backed by our excellent reputation and expert claims service. File a claim quickly and easily online at [Foremost.com](http://Foremost.com) or by calling 1-800-527-3907.

## Foremost PayOnline™

Because every customer's budget is a little different, Foremost offers several flexible payment plans, including the convenience of Foremost PayOnline.™ In tandem with flexible deductible levels and flexible limits, Foremost can help customers keep premium payments affordable.

For more information on Foremost products, visit [Foremost.com](http://Foremost.com). Producers can get a quote and book business on [ForemostProducers.com](http://ForemostProducers.com).

**Insurance Associates Agency Inc.**  
8114 Paul Manors Dr Ste 200  
West Chester, OH 45069  
(513) 779-7920  
Terry A. McCarthy, CLU, ChFC

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