

## WHY USE AN INDEPENDENT AGENT?

There are so many confusing ways to buy insurance today - why not stick with a trained professional who knows the ropes? Your local agent can provide personal care and follow-through you wouldn't receive online. An agent will focus on saving you time, money and hassle when purchasing and maintaining your insurance.

## WHY MAKE THE FOREMOST CHOICE®?

The Foremost Choice suite of products is built on a simple idea: Specialized Value. Foremost has been offering specialized insurance policies since the 1950s and we understand your lifestyle. Our insurance policies are crafted with each customer in mind, offering stability, value and niche coverages. We also have an award-winning team of claim professionals who are available 24 hours a day, seven days a week to help restore your life to order after a claim. Sounds like the Foremost Choice is always a good choice.

---

Talk to your Foremost Independent Agent about making the Foremost Choice for Manufactured Home Insurance!

---

Representing -



Foremost.com



This brief summary is for illustrative purposes only and is not a policy document. Always review the actual policy for important details on coverages, exclusion limits, conditions and terms. Not all products, coverages or discounts available in all areas. 9015369 10/17



## MANUFACTURED HOME INSURANCE



#1 Market Leader for Manufactured Home Insurance

## ForemostChoice®

As a manufactured home park owner, you want your park residents to have complete coverage on their homes. Foremost offers a specialized Manufactured Home policy. We insure all kinds of manufactured homes, including mobile homes, multi-sectional homes, and homes of any age, for year-round or seasonal use.

Foremost was the first company to create a policy specifically for Mobile Homes in the 1950s, and we've been leading the industry ever since. Our Foremost Choice® Manufactured Home Program is built with a unique understanding of the industry and the kinds of customers who choose manufactured home living.

Foremost is the top insurer of manufactured and mobile homes in the nation, so why not go with the leader? We offer a policy that protects your residents' home, personal property and other structures against accidental physical loss. We understand not every lifestyle is the same, so our standard and optional coverages are tailored specifically to what your residents want covered.

### ADVANTAGES TO PARK OWNERS

When your residents have superb coverage, that's good for them and good for you. Here are some advantages to park owners with residents who have made the Foremost Choice for their manufactured home.

- **Park Owners listed as an Additional Interest or Certificate Holder**

When your resident has a Foremost manufactured home policy, you can be listed as an Additional Insured for Premises Liability or a Certificate Holder on the policy. This means, as a certificate holder, you will be notified if there's ever a lapse in coverage. As an Additional Insured, you'll also have Premises Liability coverage for that property up to the limit shown on the Declarations Page.

- **Debris Removal coverage**

Some policies don't provide additional Debris Removal coverage, and you don't want to be on the hook for the cost of debris removal that wasn't covered by your resident's insurance policy. Our policy provides a minimum of \$5,000 of Debris Removal coverage.

- **Golf Cart Liability coverage**

Most manufactured home policies only cover golf carts while they are on premises or being used for golfing. With that kind of policy, a resident driving around your park could leave you open for a potential lawsuit. If your resident has a Foremost policy with Liability coverage, Golf Cart liability is included, subject to policy terms. (This does not include the specific



motor vehicle liability coverage required to meet your state's financial responsibility laws for operation of a motor vehicle on public highways.)

- **Optional Replacement Cost coverage for any home**

As a park owner, you want replacement homes to be new in order to maintain your park's value. We offer Replacement Cost and Extended Replacement Cost coverage for any age home. In most states, Extended Replacement Cost coverage provides up to an additional 20% of the dwelling Amount of Insurance to help your residents replace their home in the event of a covered total loss. Damage from a partial losses is repaired with new materials.

- **Comprehensive coverage**

Not all insurance policies are the same. If a resident has no insurance, or a policy with another insurance company, you could be responsible for debris removal or other expenses if they experience a loss. An owner-occupied Manufactured Home policy includes Comprehensive coverage on the home, other structures and personal property. That means your resident has coverage for direct, sudden and accidental physical losses to insured property not specifically excluded on the policy.

- **Coverage for Rental properties**

If you own mobile or manufactured homes that you rent to park residents, please keep in mind that we offer a manufactured home policy for landlords as well. We also offer a policy for tenants of manufactured homes.