



Manufactured Home Coverage Comparison



We know you have a choice when booking Manufactured Home business, that's why we want you to know where Foremost excels. Our Manufactured Home program offers coverages that other carriers may not and at levels that other carriers may not. Here's a coverage comparison of many popular coverage options available in the marketplace.

Coverage	Foremost Owner-Occupied Manufactured Home	Other Carriers
Coverage A – Dwelling	Comprehensive	Comprehensive
Coverage B – Other Structures	Comprehensive	Comprehensive, although certain structures may be excluded
Coverage C – Personal Property	Comprehensive	Comprehensive – although some carriers may have more restrictive limits.
Coverage C Limitations a. Money, bank notes, deeds, securities, etc. b. Motor vehicles c. Watercraft d. Trailers other than watercraft e. Business property f. Jewelry, watches, precious stones and furs g. Silver, gold or pewter ware	a. \$250 b. Vehicles not required to be licensed and used solely for maintenance, designed for handicapped, golf carts; limit 5,000 c. \$1,500, including trailer, furnishing, equipment and motor d. \$1,500 e. \$500 off premises, \$2,500 on premises f. \$1,500 g. \$2,500	a. Coverage may not be available. b. Many other carriers don't provide coverage for golf carts, riding mowers, or small tractors used to maintain premises c. Coverage may not be available d. Coverage may not be available. e. May be available, but with broad limitations f. May be less than \$1,500 g. May be less than \$2,500
Additional Living Expense	20% of Coverage A	Varies
Additional Coverages a. Fire dept service b. Trees, shrubs, plants, lawn c. Food spoilage	a. \$500 b. 5% Coverage A/\$500 per item c. \$500/\$50 deductible	a. Varies b. Varies c. Varies

We're not just the manufactured home insurance industry leader, but also a financially stable company offering Independent Agents competitive commissions and even profit sharing. In addition to our Manufactured Home program, Foremost features a broad suite of personal lines specialty products, as well as business insurance products for a wide range of small businesses. Our insurance programs include specialized coverage options and many available discounts, and our highly-trained claims staff is available 24/7 in the event of a loss.

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