MANUFACTURED HOME POLICY HIGHLIGHTS

Foremost® Insurance is updating our Manufactured Home policy in many states. Here are some highlights of the enhancements that we're introducing with this update.* For more information, please see the list of Important Notices below that customers will be sent with their policy renewal offer package and refer to your state's Program Guide.

NEW ENDORSEMENTS

- Service Line **(Out of Park only)**
- Equipment Breakdown
- Locksmith Coverage
- Business Personal Property
- Home-Sharing Coverage

NEW DISCOUNTS AND SURCHARGES

- Companion Auto Policy Discount
- Early Shopping Discount
  - o For business bound at least 7 days prior to the effective date
- Full-Pay Discount
- Non-Smoker Discount
- Policy Lapse Surcharge

DEDUCTIBLE OPTIONS

- The following new business deductible options are available: 0.5% ($500 min), 1% ($1,000 min), 2% ($1,500 min), 3% ($2,000 min), 4% ($2,500 min), 5% ($3,000 min)

LEGACY DOLLAR DEDUCTIBLES

Current policies will keep their dollar deductible. If a policyholder wants to change their dollar deductible, it will have to be to a percent deductible. Once changed, it cannot be changed back.

HIGHER LIMIT OPTIONS FOR SELECT COVERAGES

- Increased Vehicles or Conveyances coverage limits include $5K, $10K, $15K and $20K
- Increased Fire Department Service charge options include $1,500 or $2,500

IMPORTANT NOTICES

Notices will be sent with customers' renewal offer packets, and they can be ordered from Supply Source on ForemostSTAR.com. The form numbers are as follows:

- Homeowners Insurance for Manufactured Homes: 741896
- Tenant Insurance for Manufactured Homes: 741897
- Homeowners Insurance for Manufactured Homes, Property Coverage Only: 741898

State-specific Program Guides are available to download through Supply Source on the ForemostSTAR® platform.

* These changes do not currently apply to the Foremost Landlord Manufactured Home program. Not all products, coverages or discounts are available in all areas. Proprietary. 9027699 3/25