

## WHY USE AN INDEPENDENT AGENT?

There are so many 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. They will help you choose the best Foremost policy for your lifestyle. Period.

## 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 1952 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 the right choice.

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

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Harris, Reed & Seiferth  
Insurance Group

Representing -



[Foremost.com](http://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, exclusions, limits, conditions, and terms.

\*Not all products, coverages, and discounts are available in every state. Insurance provided by a member of the Foremost Insurance Group, part of the Farmers Insurance Group®, 9015223 1/17



## MANUFACTURED HOME INSURANCE



ForemostChoice<sup>SM</sup>

Foremost was the first company to create a policy specifically for Mobile Homes in 1952, and we've been leading the industry ever since. Our Foremost Choice® Manufactured Home Program is built for the unique wants and needs of customers like you. Your Foremost Independent Agent can talk with you about the different options available to fit your home and your lifestyle.

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 insures your 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 you want covered.

### POLICY FEATURES

Coverages that come standard with a Foremost Owner-Occupied Manufactured Home Policy:

#### Agreed Loss Payment Method

If your home is destroyed by an insured loss, you receive the full "amount of insurance" for your home (minus any applicable deductible). No hassles.

#### Golf Cart coverage for Physical Damage and Liability

Provides coverage for both physical damage and liability for golf carts not designed or modified to be licensed and/or registered for road use when used on your premises.

#### Coverage for trees, shrubs, plants and lawns

Storm damage to your landscaping? Our policy provides coverage for trees, shrubs, plants and lawns belonging to the insured home.

#### Debris Removal

The last thing you want to worry about if your home is damaged is what to do with the remaining debris. This coverage provides for debris removal when/if the insured property is damaged by an insured peril.

#### Food Spoilage

In the event of mechanical breakdown or loss of power in the insured home, the policy provides coverage for your spoiled food items.

#### Credit Card and Check Forgery

Fraudulent activity because your credit card or checks were lost or stolen? This policy coverage can help you recoup the loss up to a certain amount for such incidents of fraud.



### OPTIONAL COVERAGES

We offer more coverage for those that want it, including:

- Extended Replacement Cost (up to an additional 20%)
- Replacement Cost on Personal Property
- Earthquake coverage

### DISCOUNTS\*

Here are just a few of the ways you can save money by choosing Foremost:

- Multi-Policy
- Affinity: applies to members of USAA and AFI.
- Age of Home: newer homes qualify for a higher discount.
- Age of Insured: if the named insured is 50 years old or older.
- Park: homes located in an approved park qualify.

Foremost insures all kinds of manufactured/mobile homes including, new and old, owner-occupied, rental and seasonal, and tenant.

**#1 MARKET LEADER**

