



# PROGRAM GUIDE

## CALIFORNIA

ForemostChoice®



# DWELLING FIRE AND HOMEOWNERS

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Process new business and endorsements using [ForemostSTAR.com](https://www.foremoststar.com) or by calling **1-800-527-3905**.





The Foremost Choice® Dwelling Fire and Specialty Homeowners programs are industry-leading and built on a simple idea. Choices. More choices for more people. Our products offer value and flexibility to your agency that other carriers may not. With Foremost you can choose between a range of policy forms with coverage flexibility and broad underwriting. More Doors...with Foremost Choice.



For all the doors your customers may go through...Foremost has a choice. You can choose between:



**Vacant**  
Dwelling Fire One\*  
Condominium Landlord (DF6-Vacant usage)\*



**Vacation and Short-Term Rental**  
Dwelling Fire One\*  
Dwelling Fire Three\*  
Condominium Landlord (DF6)\*



**Primary**  
Dwelling Fire One\*  
Dwelling Fire Three\*  
Condominium Homeowners\*  
Foremost Classic ACV\*  
Foremost Classic CL\*



**Condominium**  
Condominium Landlord (DF6)\*  
Condominium Homeowners\*



**Rental**  
Dwelling Fire One\*  
Dwelling Fire Three\*  
Condominium Landlord (DF6)\*



**Tenant/Renters\***



**Secondary/Seasonal**  
(including Unsupported)  
Dwelling Fire One\*  
Dwelling Fire Three\*  
Condominium Homeowners\*  
Foremost Classic ACV\*  
Foremost Classic CL\*

\* Existing business only, no new business

## Why make the Foremost Choice for Dwelling Fire and Specialty Homeowners?

- **Features.** Broad eligibility, flexible coverage, settlement method options and more are what makes Foremost Choice the easy choice.
- **Discounts.** Foremost offers discounts including tenant screening, multiple and newer properties, members of landlord association, and more!
- **Underwriting.** We offer expanded underwriting for a broad range of risks from preferred to specialty properties.
- **Claims.** Our adjusters are trained specifically for these risks and our claim department is award-winning.
- **Expertise.** We've been writing specialized policies since the 1950s, and we conduct extensive industry research that helps us better understand your customers.

See underwriting section for eligibility and criteria

MORE DOORS...WITH FOREMOST CHOICE®



We don't force your customers into a one-size-fits all solution!



Vacation Rental



Vacant



Condominium



Seasonal



Rental



Owner Occupied



Tenant

**Vacation and Short-Term Rental**

22% of leisure travelers have stayed in a vacation home as an alternative to a traditional hotel or resort! **How are you insuring vacation rentals?** Not all companies will accept properties that are rented on a daily, weekly, or monthly basis, but Foremost will. Homes of any age are acceptable, customers with credit or loss issues may qualify, and we accept a wide range of dwelling values.

**Landlord and Rental Property**

**Foremost is the Landlord and Rental Property Insurance Specialist®.** We're positioned to be your go-to market for standard and preferred landlord business because of our flexible and competitively priced packages. A Foremost Landlord policy can be fully customized based on what your customers want.

**Package Choices:**

Create-Your-Own • Landlord • Platinum

**Vacant**

We love Vacant...and we're good at insuring Vacant homes! It's easy to switch between Vacant status and Landlord use in most states too!

**We love:**

- Vacant Manufactured Homes
- Properties held in the name of an estate, an LLC or a trust
- Homes under renovation
- A home that has been foreclosed
- Homes for sale



**Owner-Occupied**

**There are over 75 million owner-occupied dwellings in the U.S. How are you insuring these properties?**

Foremost has several options for Owner-Occupied policies! Customers can choose their level of coverage and customize their own policy. Our broad eligibility covers everything from lower-value dwellings to brand new, high-value homes. We'll also accept unsupported seasonal homes, and dwellings located in higher Public Protection Classes.

**Condominium and Tenant**

With our new Condominium and Tenant programs, you have so many choices! Foremost offers flexible coverage options, including:

- Scheduled Personal Property
- Comprehensive Personal Property Coverage
- Replacement Cost Personal Property

**MAKE THE FOREMOST CHOICE TODAY!**

**Flexible Coverage - Optional Endorsements - Settlement Method Options - Discounts**

See underwriting section for eligibility and criteria

## DWELLING FIRE

<b>Dwelling Fire One</b> (Existing Business Only, No New Business)	<b>Policy Form</b>	<b>Dwelling Fire Three</b> (Existing Business Only, No New Business)
<ul style="list-style-type: none"> <li>• <i>Named Peril</i> coverage on Dwelling                             <ul style="list-style-type: none"> <li>- Vacants Only: Optional Dwelling and Other Structures Comprehensive Coverage</li> </ul> </li> <li>• <i>Total Losses</i> - Agreed Loss settlement on Dwelling</li> <li>• <i>Partial Losses</i> - Actual Cash Value Loss settlement                             <ul style="list-style-type: none"> <li>- Vacants Only: Optional Replacement Cost Loss settlement</li> <li>- Vacants Only: Optional Extended Replacement Cost Loss settlement</li> </ul> </li> </ul>		<ul style="list-style-type: none"> <li>• <i>Comprehensive</i> coverage on dwelling</li> <li>• <i>Total Losses</i> - Agreed Loss settlement on dwelling</li> <li>• <i>Partial Losses</i> - Actual Cash Value Loss settlement                             <ul style="list-style-type: none"> <li>- Optional Functional Replacement Cost Loss settlement</li> <li>- Optional Replacement Cost Loss settlement</li> <li>- Optional Extended Replacement Cost Loss settlement</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>• Rental Properties</li> <li>• Vacation &amp; Short-Term Rental</li> <li>• Primary</li> <li>• Secondary/Seasonal (Including Unsupported)</li> <li>• Vacant/Unoccupied</li> <li>• Number of Separate Living Units: maximum 4 Exception: Secondary/Seasonal - maximum 1. If multi-family, may be written as Vacation &amp; Short-Term Rental.</li> </ul>		<ul style="list-style-type: none"> <li>• Rental Properties</li> <li>• Vacation &amp; Short-Term Rental</li> <li>• Primary</li> <li>• Secondary/Seasonal (Including Unsupported)</li> <li>• Number of Separate Living Units: maximum 4 Exception: Secondary/Seasonal - maximum 1. If multi-family, may be written as Vacation &amp; Short-Term Rental.</li> </ul>
<ul style="list-style-type: none"> <li>• 100% of either current market value (less land) or actual cash value</li> <li>• 100% of replacement cost (If RC or ERC purchased - Vacant only)</li> </ul>	<b>Insurance to Value</b>	<ul style="list-style-type: none"> <li>• 100% of either current Market Value (less land) or Actual Cash Value (if ACV or optional Functional Replacement Cost)</li> <li>• 100% of Replacement Cost (if RC or ERC purchased)</li> </ul>

**Important Reminder:** Base rate is for Coverage A only. Other coverages and optional endorsements are available for additional premium.

<b>Landlord Package</b>
<p><i>Includes Minimum Required Limits of:</i>                      \$1,000 Personal Property                      10% Loss of Rents                      \$100,000 Premises Liability                      \$500 Medical Payments                      Higher limits are available</p>

OR

<b>Platinum Landlord Package (Dwelling Fire Three Only)</b>	
<p><i>Includes Minimum Required Limits of:</i>                      \$3,000 Personal Property                      10% Loss of Rents                      \$300,000 Premises Liability                      \$1,000 Medical Payments                      Higher limits are available</p>	<p><i>Includes these endorsements:</i>                      Landlord Personal Injury                      Replacement Cost on Dwelling*                      10% Other Structures to \$10,000                      Platinum Endorsement                      Platinum Package Discount</p>

\*Extended Replacement Cost on Dwelling can be substituted for Replacement Cost on Dwelling.

<b>Condominium Landlord (DF6)</b> (Existing Business Only, No New Business)	
<b>Policy Type</b>	<ul style="list-style-type: none"> <li>• Comprehensive coverage on Unit Owner's Building</li> <li>• Broad form perils on Personal Property</li> <li>• Replacement Cost settlement on Unit Owner's Building for both total and partial losses</li> <li>• Actual Cash Value loss settlement on Personal Property                             <ul style="list-style-type: none"> <li>- Optional Replacement Cost settlement</li> </ul> </li> </ul>
<b>Target Risks</b>	<ul style="list-style-type: none"> <li>• Rental Properties</li> <li>• Vacation &amp; Short-Term Rental</li> <li>• Vacant/Unoccupied Properties</li> </ul>
<b>Insurance to Value</b>	<ul style="list-style-type: none"> <li>• 100% of Replacement Cost</li> </ul>

<b>Condominium Landlord Package</b> <b>N/A Vacant</b>
<p><i>Includes Minimum Required Limits of:</i>                      \$1,000 Personal Property                      10% Loss of Rents                      \$100,000 Premises Liability                      \$1,000 Medical Payments                      Higher limits are available</p>

OR

<b>Condominium Platinum Landlord Package</b> <b>N/A Vacant</b>	
<p><i>Includes Minimum Required Limits of:</i>                      \$3,000 Personal Property                      20% Loss of Rents                      \$300,000 Premises Liability                      \$1,000 Medical Payments                      Higher limits are available</p>	<p><i>Includes:</i>                      Platinum Endorsement                      Platinum Discount</p>

**Important Reminder:** Base rate is for Coverage A only. Other coverages and optional endorsements are available for additional premium.

## SPECIALTY HOMEOWNERS

<b>Foremost Classic ACV</b> (Existing Business Only, No New Business)	<b>Policy Form</b>	<b>Foremost Classic CL</b> (Existing Business Only, No New Business)
<ul style="list-style-type: none"> <li>• <i>Comprehensive</i> coverage on Dwelling and Other Structures</li> <li>• <i>Named Peril</i> coverage on Personal Property</li> <li>• <i>Actual Cash Value</i> Loss settlement</li> <li>• \$1,000 limit for the peril of Theft</li> </ul>		<ul style="list-style-type: none"> <li>• <i>Comprehensive</i> coverage on Dwelling and Other Structures</li> <li>• <i>Named Peril</i> coverage on Personal Property</li> <li>• <i>Replacement Cost</i> Loss settlement on Dwelling and Other Structures</li> <li>• <i>Actual Cash Value</i> Loss settlement on Personal Property</li> </ul>
<ul style="list-style-type: none"> <li>• Properties that don't qualify for a Replacement Cost policy</li> <li>• Number of Separate Living Units: maximum 2</li> </ul>	<b>Target Risks</b>	<ul style="list-style-type: none"> <li>• Hard-to-place Homeowners</li> <li>• Number of Separate Living Units: maximum 2</li> </ul>
<ul style="list-style-type: none"> <li>• 100% of either current Market Value (less land) or Actual Cash Value</li> </ul>	<b>Insurance to Value</b>	<ul style="list-style-type: none"> <li>• 100% of Replacement Cost</li> </ul>

	<b>Condominium</b> (Existing Business Only, No New Business)
<b>Policy Type</b>	<ul style="list-style-type: none"> <li>• Comprehensive coverage on Unit Owner's Building</li> <li>• Broad form perils on Personal Property                             <ul style="list-style-type: none"> <li>- Optional Comprehensive perils</li> </ul> </li> <li>• Replacement Cost settlement on Unit Owner's Building for both total and partial losses</li> <li>• Actual Cash Value loss settlement on Personal Property                             <ul style="list-style-type: none"> <li>- Optional Replacement Cost settlement</li> </ul> </li> </ul>
<b>Target Risks</b>	<ul style="list-style-type: none"> <li>• Primary</li> <li>• Secondary/Seasonal (Including Unsupported)</li> </ul>
<b>Insurance to Value</b>	<ul style="list-style-type: none"> <li>• 100% of Replacement Cost</li> </ul>

	<b>Tenant</b> (Existing Business Only, No New Business)
<b>Policy Type</b>	<ul style="list-style-type: none"> <li>• Broad form perils on Personal Property                             <ul style="list-style-type: none"> <li>- Optional Comprehensive perils</li> </ul> </li> <li>• Actual Cash Value loss settlement on Personal Property                             <ul style="list-style-type: none"> <li>- Optional Replacement Cost settlement</li> </ul> </li> </ul>
<b>Target Risks</b>	<ul style="list-style-type: none"> <li>• Individuals renting residential properties</li> </ul>

## PRODUCER BINDING AUTHORITY

The purpose of binding coverage is to provide temporary insurance to an insured pending the issuance of an actual policy. Producers have five days binding authority and must process the applicant information by using ForemostSTAR.com or by calling 1-800-527-3905 within these five days. Coverage is bound when the producer has advised the customer of the effective date of coverage. Coverage may not be backdated, i.e., producers cannot make coverage effective prior to the date it was bound. PRIOR TO BINDING COVERAGE, the producer must determine that the risk meets the underwriting criteria and all necessary documents must be obtained. Limitations on binding authority are in place for all producers unless the producer has an amendment to the agency agreement detailing exceptions to their binding authority. Violation of binding authority will result in policy cancellation.

Limits exceeding producer binding authority require Underwriting Approval and cannot be bound. Underwriting may require submission of supporting documentation.

We reserve the right to use judgment in evaluating your binding authority and can restrict or limit binding authority at our sole discretion for valid underwriting and business reasons.

**Important:** For non-bound risks, coverage is not in-force until a policy is issued. If coverage has been bound, using the binding process described above, the producer must issue the policy within the five-day binding period. If unable to issue the policy, the producer must notify the Company within the five days.

### Dwelling Fire

<b>COVERAGE LIMITS &amp; PRODUCER BINDING AUTHORITY</b>	<b>Dwelling Fire One</b> (Existing Business Only, No New Business)	<b>Dwelling Fire Three</b> (Existing Business Only, No New Business)	<b>Dwelling Fire Six Condominium</b> (Existing Business Only, No New Business)
<b>COVERAGE A - Dwelling/Unit Owner's Building</b>			
Minimum Limit	\$50,000 \$30,000 - Vacant Mfg. Home \$100,000 - RC on Vacant	\$50,000 - ACV \$100,000 - RC	\$10,000
Maximum Limit	\$750,000 \$1,200,000 - Vacant	\$750,000 - ACV \$1,200,000 - RC	\$400,000
Producer Binding Limits - Single Dwelling	\$750,000	\$750,000	\$400,000
<b>COVERAGE B - Other Structures</b>	<b>Optional</b>	<b>Optional</b>	Included with Unit Owner's Building
Minimum Limit	\$500	\$1,500	
Maximum Limit	100% of Cov. A	100% of Cov. A	
Producer Binding Limits	50% of Cov. A	50% of Cov. A	
<b>COVERAGE C - Pers. Property Vacant/Unoccupied</b>	<b>Optional</b>	<b>Optional</b>	<b>Optional</b>
Minimum Limit	\$500	N/A	\$1,000
Maximum Limit	100% of Cov. A or \$10,000 whichever is greater	N/A	\$200,000
<b>Rental</b>			
Minimum Limit	\$500	\$500	\$1,000
Maximum Limit	100% of Cov. A or \$10,000 whichever is greater	100% of Cov. A	\$200,000
<b>Vacation &amp; Short-Term Rental</b>			
Minimum Limit	\$500	\$500	\$1,000
Maximum Limit	100% of Cov. A or \$10,000 whichever is greater	100% of Cov. A	\$200,000
<b>Owner-Occupied</b>			
Minimum Limit	\$3,000	\$3,000	N/A
Maximum Limit	100% of Cov. A	100% of Cov. A	N/A
<b>COVERAGE D - Loss of Rents</b>	<b>Optional†</b>	<b>Optional†</b>	<b>Optional+</b>
Minimum Limit	\$1,500	\$1,500	\$1,500
Maximum Limit	100% of Cov. A	100% of Cov. A	200% of Cov. A
<b>COVERAGE E - Add'l. Living Exp.</b>	<b>Optional†</b>	<b>Optional†</b>	N/A
Minimum Limit	\$1,500	\$1,500	
Maximum Limit	100% of Cov. A	100% of Cov. A	
<b>Liability</b>	<b>Optional</b>	<b>Optional</b>	<b>Optional</b>
Other Options	\$25,000, \$50,000, \$100,000, \$300,000, \$500,000, \$1,000,000	\$25,000, \$50,000, \$100,000, \$300,000, \$500,000, \$1,000,000	\$25,000, \$50,000, \$100,000, \$300,000, \$500,000, \$1,000,000
<b>Medical Payments</b>	<b>Optional</b>	<b>Optional</b>	<b>Optional</b>
Other Options	\$500, \$1,000, \$2,000, \$3,000, \$4,000, \$5,000	\$500, \$1,000, \$2,000, \$3,000, \$4,000, \$5,000	\$500, \$1,000, \$2,000, \$3,000, \$4,000, \$5,000

†-N/A on secondary/seasonal or vacant/unoccupied risks.

+ -Limit of up to 1/12 per month. N/A on vacant/unoccupied risks.

**PRODUCER BINDING AUTHORITY** (continued)

**Dwelling Fire** (continued)

<b>COVERAGE LIMITS &amp; PRODUCER BINDING AUTHORITY</b>	<b>Dwelling Fire One</b> (Existing Business Only, No New Business)	<b>Dwelling Fire Three</b> (Existing Business Only, No New Business)	<b>Dwelling Fire Six Condominium</b> (Existing Business Only, No New Business)
<b>Deductibles</b>	<u>Owner-Occupied</u> \$250 +10% \$500 <b>Base</b> \$1,000 -5% \$2,500 -11% \$4,000 -20% \$5,000 -21% \$10,000* -31%	<u>Rental &amp; Vacant</u> \$250 +10% \$500 <b>Base</b> \$1,000 -10% \$2,500 -15% \$4,000 -25% \$5,000 -30% \$10,000* -40%	<u>Maximum Credit</u> \$1,000 <b>Base</b> N/A \$2,500 -6% \$200 \$4,000 -17% \$300 \$5,000 -28% \$400 \$10,000* -33% \$700
<b>Minimum Deductibles</b>	VMM (Vacant Risks) \$500	N/A	N/A

\* - \$50,000 Minimum Coverage A required.

**Homeowners**

<b>COVERAGE LIMITS &amp; PRODUCER BINDING AUTHORITY</b>	<b>Foremost Classic ACV</b> (Existing Business Only, No New Business)	<b>Foremost Classic CL</b> (Existing Business Only, No New Business)	<b>Condominium</b> (Existing Business Only, No New Business)	<b>Tenant</b> (Existing Business Only, No New Business)
<b>COVERAGE A - Dwelling/ Unit Owner's Building</b> Minimum Limit Maximum Limit Producer Binding Limits - Single Dwelling	\$50,000 \$750,000 \$750,000	\$100,000 \$1,200,000 \$750,000	30% of Cov. C \$400,000 \$400,000	N/A
<b>COVERAGE B - Other Structures</b> Minimum Limit Maximum Limit Producer Binding Limits	10% 100% of Cov. A 50% of Cov. A	10% 100% of Cov. A 60% of Cov. A	Included with Unit Owner's Building	N/A
<b>COVERAGE C - Pers. Property</b> Minimum Limit Maximum Limit	40% 100% of Cov. A	50% 100% of Cov. A	\$15,000 \$300,000	\$5,000 \$200,000
<b>COVERAGE D - Add'l. Living Exp.</b> Minimum Limit Maximum Limit	10% 100% of Cov. A	20% 100% of Cov. A	20% of Cov. C 40% of Cov. C	20% of Cov. C 40% of Cov. C
<b>Liability</b> Other Options	\$25,000 \$50,000, \$100,000 \$300,000, \$500,000, \$1,000,000	\$100,000 \$300,000, \$500,000, \$1,000,000	\$100,000 \$300,000, \$500,000, \$1,000,000	\$100,000 \$300,000, \$500,000
<b>Medical Payments</b> Other Options	\$500 \$1,000, \$2,000, \$3,000, \$4,000, \$5,000	\$1,000 \$2,000, \$3,000, \$4,000, \$5,000	\$1,000 \$2,000, \$3,000, \$4,000, \$5,000	\$1,000 \$2,000, \$3,000, \$4,000, \$5,000
<b>Deductibles</b>	<u>Maximum Credit</u> \$100 +15% N/A \$250 <b>Base</b> N/A \$500 -10% \$150 \$1,000 -15% \$200 \$2,500 -20% \$300 \$4,000 -28% \$300 \$5,000 -30% \$600 \$10,000* -43% \$600	<u>Maximum Credit</u> \$500 <b>Base</b> N/A \$1,000 -10% \$100 \$2,500 -15% \$200 \$4,000 -20% \$300 \$5,000 -25% \$400 \$10,000 -31% \$700	<u>Maximum Credit</u> \$500 +11% N/A \$1,000 <b>Base</b> N/A \$2,500 -6% \$200 \$4,000 -11% \$300 \$5,000 -17% \$400 \$10,000 -23% \$700	<u>Maximum Credit</u> \$500 +11% N/A \$1,000 <b>Base</b> N/A \$2,500 -6% \$200 \$4,000 -11% \$300 \$5,000 -17% \$400
<b>Minimum Deductibles</b>	N/A	Three or More Losses \$1,000 may be required.	Three or More Losses \$1,000 may be required.	N/A

\*- \$ 50,000 Minimum Coverage A required.

**COVERAGE & BINDING LIMITS**

## PROCEDURES

### Disclosures

1. **RENTAL/VACANT TERRORISM RISK INSURANCE PROGRAM (TRIA) DISCLOSURE**  
Under the 2019 TRIA Reauthorization ACT, you must provide TRIA disclosure (738472 03/20) to customers at the time of offer.  
**Note:** The 2019 TRIA Reauthorization Act disclosure requirement expires December 31, 2027 unless renewed by Congress.

### New Business

1. **NEW BUSINESS, ENDORSEMENTS AND INSURED REQUEST CANCELLATIONS**  
New business quotes, endorsements and insured request cancellations may be processed by using ForemostSTAR.com or by calling 1-800-527-3905.  
Once new business transactions have been underwritten and issued, a policy number will be assigned and a policy will be mailed the next business day. Policies may be issued up to 30 days in advance of the policy effective date.
2. Scheduled Properties are not available.

### Late Processing

New business and endorsements must be processed by the producer within five days of the requested effective date. Requests more than five days past the effective date will require approval by the Company.

Any change in information of which the insured failed to promptly inform the company will be given retroactive effect, for purposes of any resulting premium refund, only back to the beginning of the policy term immediately preceding the term in which it is reported to the company.

### Permitted Policy Type and Use Type Changes

#### Dwelling Fire One and Dwelling Fire Three -

**Policy Type** - You can endorse a policy type from one Dwelling Fire form to the other Dwelling Fire form.

**Use Type** - You can endorse a non-owner occupied use type (Rental, Vacation & Short-Term Rental, Vacant/Unoccupied) from one to the other or an owner-occupied use type (Primary, Secondary/Seasonal) from one to the other. You cannot endorse a non-owner occupied use type to an owner-occupied use type and vice versa.

#### Dwelling Fire Six -

**Use Type** - You can endorse all use types (Rental, Vacation & Short-Term Rental, Vacant/Unoccupied) from one to the other.

#### Foremost Classic ACV, Foremost Classic CL and Condominium Homeowners -

**Policy Type** - You cannot endorse from one policy type to the other.

**Use Type** - You can endorse use types (Primary, Secondary/Seasonal) from one to the other.

### Required Materials

You are required to keep these materials and any other pertinent documents in your files for the current year plus seven years from the date the policy cancels/expires. In some instances, we may ask you to send them to us. Unless requested, obtaining photos is not required prior to binding; however, doing so will help you verify eligibility.

1. The following materials must be obtained by the producer prior to binding coverage or issuing a policy.
  - a. If insuring for Replacement Cost, a completed **square foot** residential Replacement Cost estimator. We will also consider an estimate from a licensed contractor or licensed architect to help establish the Replacement Cost value. (N/A Condo, Tenant)
  - b. If the insured had a previous fire loss over \$5,000, a fire official's report or claim report that indicates the cause and origin of the fire. (**Note:** Underwriting approval must be obtained prior to binding coverage.)
  - c. All required rejection of coverage or acceptance of coverage exclusion forms must be completed and signed, when applicable to a specific risk.
  - d. A completed and signed California Residential Property Disclosure - Form 740921 must be kept on file. (N/A Tenant)
2. A completed and signed Foremost application must be obtained by the producer, and may be printed, **within 14 days of when the policy was issued.**
3. Insured Request Cancellations - The cancellation must be processed within 30 days of the requested effective date. A signed request from the insured must be kept on file in the agent's office. The 'signed request' may be waived if the policyholder contacts us directly to request the cancellation. Policyholders must call 1-800-527-3905 to request that we process their cancellation and the call will be recorded.

For requests more than 30 days, we will require documentation showing the risk was either sold or coverage was placed elsewhere.



## PROCEDURES (continued)

### Collecting the Down Payment

Unless escrow billed, **producers are required to collect the down payment** (once the risk has been determined to be eligible). Future bills will be sent directly to the insured.

**Note:** Down payment must include an installment fee unless the full annual premium is paid.

### Billing Options

We offer these flexible payment plans.

Down Payment is due by the effective date.

Installments	Billing Increments
1	Annual payment
2	First installment is due 165 days from effective date
4	First installment is due 75 days from the effective date, then 165, and 255 days from the effective date
10*	First installment is due 50 days from the effective date, then every 30 days
12**	First installment is due 25 days from the effective date, then every 30 days

\*10 pay is not available for Condo, Tenant.

\*\*12 pay requires enrollment in Automatic Electronic Funds (EFT) and \$300.00 minimum premium.

Installment fees ranging from \$2.00 to \$6.00 will be added to each bill, depending on the policy premium and the payment plan selected. Call 1-800-532-4221 for exact billing information and payment due dates.

### Submission Requirements (Underwriting Approval)

The following must be mailed with all *required materials*:

- Risks that require underwriting approval, when requested. (Producers may not bind coverage or accept money.)

Please choose one of the following:

MAIL: Foremost Insurance Company  
P.O. Box 2047  
Grand Rapids, MI 49501

E-MAIL: [sduw@foremost.com](mailto:sduw@foremost.com)

### Consumer Reports and Inspections

- Loss history reports** - Ordered before a policy is issued on all risks and may affect premium.
- Inspections** - (N/A Condo, Tenant)  
*Exterior inspections may be ordered on New Business.*

### Minimum Premium

Quotes and Prices are subject to minimum written premiums. Refunds are subject to minimum earned premiums.

#### DWELLING FIRE ONE AND DWELLING FIRE THREE

Minimum Written Premium - \$250 Vacant/Unoccupied  
\$100 All other Uses

Minimum Earned Premium - \$100

#### FOREMOST CLASSIC ACV

Minimum Written Premium - \$100  
Minimum Earned Premium - \$100

#### FOREMOST CLASSIC CL

Minimum Written Premium - \$100  
Minimum Earned Premium - \$100

#### CONDOMINIUM HOMEOWNERS

#### CONDOMINIUM LANDLORD (DF6)/TENANT

Minimum Written Premium - \$125  
Minimum Earned Premium - \$50

### Producer Supplies

Brochures and other materials can be ordered online.

Log on to [ForemostSTAR.com](http://ForemostSTAR.com) and select Supply Source. To order by phone, please call 1-877-270-3452 and choose the prompt for supplies.

### Claims

Report claims to us as soon as possible. Please have the insured call our Claims Contact Center at 1-800-527-3907 or report the claim online at [Foremost.com](http://Foremost.com). Producers do not have claim settlement authority.

### Audits

Audits may be conducted on randomly-selected files. If conducted on-site, you must provide the requested documents to our representative. If the audit is conducted via fax, you will receive a policy list. The documents requested must be faxed to us within the stipulated time period. ***Inability to meet the deadline will constitute a failed audit.***

### An Important Reminder To All Foremost Producers:

- Always review the policy and coverage options, coverage charges and method of loss payment with each customer.
- Assist the customer in determining either the Market Value (less land), Actual Cash Value or Replacement Cost of the Dwelling.
- Never suggest that anyone will receive "free" coverage.
- You, or anyone who represents you, must be licensed and appointed by Foremost to sell or solicit insurance and to receive commissions.
- Retain a signed document from the customer when reducing or removing coverage.

# General Underwriting Rules and Guidelines

All Underwriting sections apply to New Business, Endorsements and Renewals. Unless specified, rules not in effect at the inception of the original policy or subsequent renewal, will not be applied unless there was a material change in the insured risk or a new loss has occurred.

Underwriting rules and guidelines pertain to all entities and/or individuals to be listed on our policy as a Named Insured, including Named Insureds listed under the additional interest section of the policy.

## DWELLING FIRE ELIGIBILITY

<b>Dwelling Fire One</b>	
<b>Minimum Condition Requirements</b>	<p>Loss Settlement: ACV</p> <ul style="list-style-type: none"> <li>Property must be in marginal condition and be maintained.</li> <li>Dwelling - The siding, roof, chimney, porch and foundation must be structurally sound. Condition elements may be allowed, but may require underwriting approval.</li> <li>Premises (when Liability is included) - The yard must be maintained and the premises free of debris (trash, abandoned vehicles and appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces.</li> </ul> <p>VACANT/UNOCCUPIED - Loss Settlement: ACV when more than \$750,000 up to \$1,200,000 or Replacement Cost.</p> <ul style="list-style-type: none"> <li>Property must be in above-average condition and reflect excellent maintenance.</li> <li>Dwelling - The siding, roof, chimney, porch and foundation must be free of physical defects. There should be no signs of deterioration or existing damage. Any superficial elements may require underwriting approval.</li> <li>Premises (when Liability is included) - The yard must be well-manicured and the premises free of debris (trash, abandoned vehicles and appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces.</li> </ul>
<b>Loss Eligibility</b>	<p>Eligibility rules include all losses that occurred under a policy covering any residence owned or occupied by the Applicant/Insured within the past five years. Losses at an insured location include all losses (on or off premises) under a policy covering that insured location. Loss eligibility used for declination, cancellation and non-renewal will be applied as permitted by law.</p> <p>APPLIES TO ALL USE TYPES -</p> <ul style="list-style-type: none"> <li>A fire loss of \$2,500 or more at any location when combined with 2 or more losses and each loss is \$500 or more and occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>A fire, water plumbing, water appliance or accidental discharge loss \$500 or more when combined with 1 or more loss \$500 or more and all occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>3 or more of the following losses that occurred at the insured location are ineligible: mysterious disappearance, theft, vandalism, bodily injury, fire, smoke, miscellaneous, property damage - Third party or personal injury.</li> </ul> <p>OWNER OCCUPIED -</p> <ul style="list-style-type: none"> <li>Any occupied residence - maximum 5 paid losses</li> </ul> <p>RENTAL -</p> <ul style="list-style-type: none"> <li>Insured location - maximum 5 paid losses</li> </ul>
<b>Insurance to Value</b>	<p>Loss Settlement: ACV</p> <ul style="list-style-type: none"> <li>100% of either current market value (less land) or actual cash value.</li> </ul> <p>Loss Settlement: Replacement Cost</p> <ul style="list-style-type: none"> <li>100% Replacement Cost</li> </ul>

<b>Dwelling Fire Three</b>	
<b>Minimum Condition Requirements</b>	<p>Loss Settlement: ACV or Functional Replacement Cost</p> <ul style="list-style-type: none"> <li>Property must be in average condition and well-maintained.</li> <li>Dwelling - The siding, roof, chimney, porch and foundation must be free of physical defects. Minimal condition elements (need of paint or minor repair) may be allowed, but may require underwriting approval.</li> <li>Premises (when Liability is included) - The yard must be well-kept and the premises free of debris (trash, abandoned vehicles and appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces.</li> </ul> <p>Loss Settlement: Replacement Cost or Extended Replacement Cost</p> <ul style="list-style-type: none"> <li>Property must be in above-average condition and reflect excellent maintenance.</li> <li>Dwelling - The siding, roof, chimney, porch and foundation must be free of physical defects. There should be no signs of deterioration or existing damage. Any superficial elements may require underwriting approval.</li> <li>Premises (when Liability is included) - The yard must be well-manicured and the premises free of debris (trash, abandoned vehicles and appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces.</li> </ul>
<b>Loss Eligibility</b>	<p>Eligibility rules include all losses that occurred under a policy covering any residence owned or occupied by the Applicant/Insured within the past five years. Losses at an insured location include all losses (on or off premises) under a policy covering that insured location. Loss eligibility used for declination, cancellation and non-renewal will be applied as permitted by law.</p> <p>APPLIES TO ALL USE TYPES -</p> <ul style="list-style-type: none"> <li>A fire loss of \$2,500 or more at any location when combined with 2 or more losses and each loss is \$500 or more and occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>A fire, water plumbing, water appliance or accidental discharge loss \$500 or more when combined with 1 or more loss \$500 or more and all occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>3 or more of the following losses that occurred at the insured location are ineligible: mysterious disappearance, theft, vandalism, bodily injury, fire, smoke, miscellaneous, property damage - Third party or personal injury.</li> </ul> <p>OWNER OCCUPIED -</p> <ul style="list-style-type: none"> <li>Any occupied residence - maximum 5 paid losses</li> </ul> <p>RENTAL -</p> <ul style="list-style-type: none"> <li>Insured location - maximum 5 paid losses</li> </ul>
<b>Insurance to Value</b>	<p>Loss Settlement: ACV or Functional Replacement Cost</p> <ul style="list-style-type: none"> <li>100% of either current Market Value (less land) or Actual Cash Value.</li> </ul> <p>Loss Settlement: Replacement Cost or Extended Replacement Cost</p> <ul style="list-style-type: none"> <li>100% Replacement Cost</li> </ul>

## DWELLING FIRE ELIGIBILITY (continued)

<b>Condominium Landlord (DF6)</b>	
<b>Minimum Condition Requirements</b>	<ul style="list-style-type: none"> <li>Property must be in above-average condition and reflect excellent maintenance.</li> <li>Dwelling - The siding, roof, chimney, porch and foundation must be free of physical defects. There should be no signs of deterioration or existing damage. Any superficial elements may require underwriting approval.</li> <li>Premises (when Liability is included) - The yard must be well-manicured and the premises free of debris (trash, abandoned vehicles and appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces.</li> </ul>
<b>Loss Eligibility</b>	<p>Eligibility rules include all losses that occurred under a policy covering any residence owned or occupied by the Applicant/Insured within the past five years. Losses at an insured location include all losses (on or off premises) under a policy covering that insured location. Loss eligibility used for declination, cancellation and non-renewal will be applied as permitted by law.</p> <p>APPLIES TO ALL USE TYPES -</p> <ul style="list-style-type: none"> <li>A fire loss of \$2,500 or more at any location when combined with 2 or more losses and each loss is \$500 or more and occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>A fire, water plumbing, water appliance or accidental discharge loss \$500 or more when combined with 1 or more loss \$500 or more and all occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>3 or more of the following losses that occurred at the insured location are ineligible: mysterious disappearance, theft, vandalism, bodily injury, fire, smoke, miscellaneous, property damage - Third party or personal injury.</li> </ul> <p>RENTAL -</p> <ul style="list-style-type: none"> <li>Insured location - maximum 5 paid losses</li> </ul> <p>VACANT/UNOCCUPIED -</p> <ul style="list-style-type: none"> <li>Insured location - maximum 3 paid losses</li> </ul>
<b>Insurance to Value</b>	<ul style="list-style-type: none"> <li>100% Replacement Cost</li> </ul>

## SPECIALTY HOMEOWNERS ELIGIBILITY

<b>Foremost Classic ACV</b>	
<b>Minimum Condition Requirements</b>	<ul style="list-style-type: none"> <li>Property must be in average condition and well-maintained.</li> <li>Dwelling - The siding, roof, chimney, porch and foundation must be free of physical defects. Minimal condition elements (need of paint or minor repair) may be allowed, but may require underwriting approval.</li> <li>Premises - The yard must be well kept and the premises free of debris (trash, abandoned vehicles and appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces.</li> </ul>
<b>Loss Eligibility</b>	<p>Eligibility rules include all losses that occurred under a policy covering any residence owned or occupied by the Applicant/Insured within the past five years. Losses at an insured location include all losses (on or off premises) under a policy covering that insured location. Loss eligibility used for declination, cancellation and non-renewal will be applied as permitted by law.</p> <ul style="list-style-type: none"> <li>A fire loss of \$2,500 or more at any location when combined with 2 or more losses and each loss is \$500 or more and occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>A fire, water plumbing, water appliance or accidental discharge loss \$500 or more when combined with 1 or more loss \$500 or more and all occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>3 or more of the following losses that occurred at the insured location are ineligible: mysterious disappearance, theft, vandalism, bodily injury, fire, smoke, miscellaneous, property damage - Third party or personal injury.</li> <li>Any occupied residence - maximum 5 paid losses</li> </ul>
<b>Insurance to Value</b>	<ul style="list-style-type: none"> <li>100% of either current Market Value (less land) or Actual Cash Value.</li> </ul>

<b>Foremost Classic CL</b>	
<b>Minimum Condition Requirements</b>	<ul style="list-style-type: none"> <li>Property must be in above-average condition and reflect excellent maintenance.</li> <li>Dwelling - The siding, roof, chimney, porch and foundation must be free of physical defects. There should be no signs of deterioration or existing damage. Any superficial elements may require underwriting approval.</li> <li>Premises - The yard must be well-manicured and the premises free of debris (trash, abandoned vehicles and appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces.</li> </ul>
<b>Loss Eligibility</b>	<p>Eligibility rules include all losses that occurred under a policy covering any residence owned or occupied by the Applicant/Insured within the past five years. Losses at an insured location include all losses (on or off premises) under a policy covering that insured location. Loss eligibility used for declination, cancellation and non-renewal will be applied as permitted by law.</p> <ul style="list-style-type: none"> <li>A fire loss of \$2,500 or more at any location when combined with 2 or more losses and each loss is \$500 or more and occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>A fire, water plumbing, water appliance or accidental discharge loss \$500 or more when combined with 1 or more loss \$500 or more and all occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>3 or more of the following losses that occurred at the insured location are ineligible: mysterious disappearance, theft, vandalism, bodily injury, fire, smoke, miscellaneous, property damage - Third party or personal injury.</li> <li>Any occupied residence - maximum 5 paid losses</li> </ul>
<b>Insurance to Value</b>	<ul style="list-style-type: none"> <li>100% Replacement Cost</li> </ul>
<b>Additional Program Criteria</b>	<p>One or more of the following criteria must apply:</p> <ul style="list-style-type: none"> <li>Loss problem</li> <li>Customers with unusual or exotic animals, pets that have caused harm or unacceptable breeds of dogs (<b>Must have Animal Liability Exclusion</b>)</li> <li>Lapse in coverage</li> <li>Dwelling classified as log or adobe</li> <li>Acceptable incidental business or farm-related activities on premises</li> <li>Previous declination, cancellation or nonrenewal</li> <li>Located in Fire Protection Class 9 or 10</li> <li>Wood stoves or other heating devices used for auxiliary heat</li> <li>Wood Roofs</li> <li>Trampolines on premises (<b>Must have the Trampoline Liability Exclusion</b>)</li> <li>Secondary/Seasonal use (including unsupported)</li> <li>Under construction, must meet construction eligibility requirements.</li> </ul>

**SPECIALTY HOMEOWNERS ELIGIBILITY (continued)**

<b>Condominium</b>	
<b>Minimum Condition Requirements</b>	<ul style="list-style-type: none"> <li>Property must be in above-average condition and reflect excellent maintenance.</li> <li>Dwelling - The siding, roof, chimney, porch and foundation must be free of physical defects. There should be no signs of deterioration or existing damage. Any superficial elements may require underwriting approval.</li> <li>Premises - The yard must be well-manicured and the premises free of debris (trash, abandoned vehicles and appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces.</li> </ul>
<b>Loss Eligibility</b>	<p>Eligibility rules include all losses that occurred under a policy covering any residence owned or occupied by the Applicant/Insured within the past five years. Losses at an insured location include all losses (on or off premises) under a policy covering that insured location. Loss eligibility used for declination, cancellation and non-renewal will be applied as permitted by law.</p> <ul style="list-style-type: none"> <li>A fire loss of \$2,500 or more at any location when combined with 2 or more losses and each loss is \$500 or more and occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>A fire loss \$500 or more when combined with 1 or more loss \$500 or more and all occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>A water plumbing, water appliance, accidental discharge, or water backup of sewer and drains loss \$500 or more at the insured location is ineligible unless the applicant can demonstrate how the loss has been mitigated. Catastrophes are excluded from the rule.</li> <li>3 or more of the following losses that occurred at the insured location are ineligible: mysterious disappearance, theft, vandalism, bodily injury, fire, smoke, miscellaneous, property damage - Third party or personal injury.</li> <li>Any occupied residence - maximum 5 paid losses</li> </ul>
<b>Insurance to Value</b>	<ul style="list-style-type: none"> <li>100% Replacement Cost</li> </ul>

<b>Tenant</b>	
<b>Minimum Condition Requirements</b>	<ul style="list-style-type: none"> <li>Property must be in marginal condition and be maintained.</li> <li>Premises - The yard must be maintained and the premises free of debris (trash, abandoned vehicles and appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces.</li> </ul>
<b>Loss Eligibility</b>	<p>Eligibility rules include all losses that occurred under a policy covering any residence owned or occupied by the Applicant/Insured within the past five years. Losses at an insured location include all losses (on or off premises) under a policy covering that insured location. Loss eligibility used for declination, cancellation and non-renewal will be applied as permitted by law.</p> <ul style="list-style-type: none"> <li>A fire loss of \$2,500 or more at any location when combined with 2 or more losses and each loss is \$500 or more and occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>A fire, water plumbing, water appliance or accidental discharge loss \$500 or more when combined with 1 or more loss \$500 or more and all occurred at the insured location, is ineligible. Catastrophes are excluded from the rule.</li> <li>3 or more of the following losses that occurred at the insured location are ineligible: mysterious disappearance, theft, vandalism, bodily injury, fire, smoke, miscellaneous, property damage - Third party or personal injury.</li> <li>Any occupied residence - maximum 3 paid losses</li> </ul>

# UNACCEPTABLE PHYSICAL CHARACTERISTICS

## APPLIES TO ALL USE TYPES

1. Dome homes, travel trailers, motor homes, houseboats and straw built homes. Manufactured homes (mobile, multi-sectionals, park models and modified homes) unless vacant/unoccupied.
2. Dwellings that are used or deeded as a timeshare.
3. Dwellings located in a building with mixed residential/commercial use. (N/A Condo, Tenant)
4. Dwellings attached to a commercial building, other than those that share a side firewall and are deeded separately.  
**NOTE:** If the dwelling has been converted from a commercial building, refer to *Underwriting Approval* section.
5. Properties with auto repair, beauty salons or other business activities that pose an increased physical hazard.  
**NOTE:** Business activities that pose no increased physical hazard may be eligible. Refer to *Unacceptable Liability* section and *Underwriting Approval* section for further guidelines.
6. Dwellings when illegal activity, trade or business is conducted on the premises.
7. Properties in foreclosure.  
**NOTE:** Once the foreclosure process has been completed, the risk may be eligible. All proceedings must be finalized including the expiration of any redemption period and prior occupants have vacated the dwelling.
8. Dwellings intended to be demolished or condemned due to condition, urban renewal, highway construction or other similar reasons.
9. Dwellings on islands with no fire protection service.
10. Dwellings in isolated areas not accessible year round by a road.
11. Dwellings with an unacceptable FireLine Wildfire Hazard Assessment or Special Hazard Interface Area (SHIA) designated areas, or located in a restricted ZIP Code. Refer to *Restricted Areas* section for more information. Dwellings may be eligible for a Dwelling Fire Three policy with the California FAIR Plan Companion endorsement added.
12. Dwellings located in a National Park.
13. Dwellings with neighboring structures that are abandoned or have unrepaired damage or any condition that increases the likelihood of loss to the insured property.
14. Dwellings that are under construction or undergoing major renovation (For definition of 'under construction' or 'undergoing major renovation,' see *Definitions* section.) when:
  - a. Construction began more than 12 months prior to the policy/coverage endorsement effective date **and/or**
  - b. Currently not fully enclosed **and/or**
  - c. Work will not be completed within 90 days of the policy/coverage endorsement effective date **and/or**
  - d. Not constructed by a licensed contractor.  
**NOTE:** Foremost does not offer a Builder's Risk Policy.
15. Condominium buildings when less than 50% completed.
16. Dwellings/Other Structures that are structurally unsound or have unrepaired damage including damage resulting from water.
17. Dwellings when materials and systems are unacceptable or are inadequate, obsolete, in need of repair or in violation of local building codes, including but not limited to:
  - a. No heat, electrical or plumbing systems. (If electric supply is not from a public utility service, refer to *Underwriting Approval* section.)
  - b. Polybutylene plumbing materials
  - c. Buried bare steel tanks or any liquid fuel tank that shows signs of deterioration
  - d. Electrical service less than 100 AMP (applies to each unit in a multifamily dwelling)
  - e. Aluminum or Knob and Tube wiring
  - f. Stab-Lok circuit breakers
  - g. Roofs that include materials that have been placed over wood shingles
  - h. Vegetative roofing systems
  - i. Tamko Lamarite slate shingles
  - j. Solar shingles
  - k. "Woodruf" and "T-Lock" shingles.  
**NOTE:** Dwelling Fire One Secondary/Seasonal or Dwelling Fire One Vacation & Short-Term Rental - Dwellings must have an electrical system. If electric supply is not from a public utility service, refer to *Underwriting Approval* section. For dwellings with a fireplace, wood-burning device or portable heating device as the only source of heat or those with no heat, refer to *Underwriting Approval* section.
18. Dwellings with:
  - a. A homemade or kit auxiliary heating device

- b. Any heating device not installed to the local building code or to the manufacturer's specifications
- c. Portable kerosene space heaters.
- d. Permanent space heaters attached by wall mounting or fuel supply lines as the primary heating system **UNLESS** the heater is:
  - UL-approved **and**
  - Approved by the local building inspector, meets local building codes or is commercially installed **and**
  - Thermostatically controlled.
- e. A fireplace, wood stove or portable heating device used as the only source of heat. A portable heating device is defined as those that are not permanently secured to the dwelling by mountings or gas lines.  
**NOTE:** Eligible Dwelling Fire One Secondary/Seasonal or Dwelling Fire One Vacation & Short-Term Rental, refer to *Underwriting Approval* section.
19. Properties with an outbuilding: (N/A Condo, Tenant)
  - a. That have a wood-burning or solid fuel auxiliary heating device or portable kerosene heater (Also applies to attached garages)
  - b. DF\* - That is the only building requested to be insured
  - c. In poor physical condition or not properly maintained
  - d. Used for business, including farm/ranch
    - Unless Other Structures coverage is not provided and presents no additional liability hazard. (Applies to c and d)
    - DF3 with Platinum endorsement or HO\*\* - Unless the Specific Structure Exclusion is attached to the policy and presents no additional liability hazard. (Applies to c and d)  
May be eligible when primary owner-occupied and business is incidental; refer to *Underwriting Approval* section.
20. Dwellings valued over \$750,000 that are: (N/A Condo, Tenant)
  - a. Log homes
  - b. Located in fire protection class 9 or 10
  - c. Contain a wood stove
  - d. Located in an area with an ineligible brush fire score.
21. Dwellings that don't meet our eligibility requirements. Refer to *Eligibility* section.

### ALL OWNER-OCCUPIED PROPERTIES

1. Dwellings rented on a daily, weekly or seasonal basis.
2. Dwellings when more than two roomers or boarders reside, including those in foster home/facility or assisted living care.  
**NOTE:** Licensed foster care is acceptable.
3. Dwellings when the occupancy does not comply with code/ordinance.
4. Dwellings with more than three owners when not members of the same primary household.
5. When the Named Insured is a Land Trust, Co-op, Condominium Association or a business, including a corporation or lending institution.
6. Vacant or unoccupied.

### ALL RENTAL PROPERTIES

1. Occupied as rooming houses including those used in foster home/facility or assisted living care, fraternities, sororities, student housing or other similar types of occupancies.  
**EXCEPTION:** DF1, DF3 student housing (excluding fraternities and sororities) may be acceptable when:
  - a. Eight or fewer students occupy a unit, and
  - b. A lease agreement has been signed by each resident.
 Refer to *Unacceptable Liability* and *Underwriting Approval* Sections.
2. Dwellings when more than four unrelated individuals occupy a family unit.
3. Dwellings when the occupancy does not comply with code/ordinance.
4. Property Management Company as Named Insured, unless listed on the deed.
5. When the Named Insured is a Land Trust, Co-op, or Condominium Association.
6. Vacant or unoccupied.

### VACANT PROPERTIES

1. Property Management Company as Named Insured, unless listed on the deed.
2. When the Named Insured is a Land Trust, Co-op or Condominium Association.

### TENANT

1. Tenants living in fraternities, sororities or other university/campus owned housing.  
**NOTE:** Acceptable when occupied exclusively by graduate students or if non-university owned housing.
2. Apartment buildings when less than 50% completed.
3. Tenants living in dwellings occupied by more than one family or more than four unrelated individuals. This includes roomers/boarders.
4. Occupancy that does not comply with code/ordinance.
5. When the Named Insured is an entity.

\*DF = Dwelling Fire One & Dwelling Fire Three

\*\*HO = Foremost Classic ACV & Foremost Classic CL

# UNACCEPTABLE PERSONAL CHARACTERISTICS

## APPLIES TO ALL USE TYPES

1. Applicant/Insured who has had three or more prior Foremost policies canceled for nonpayment within the past five years.
2. Applicant/Insured without legal capacity to enter into a contract.
3. Applicant/Insured designated by the Office of Foreign Assets Control who is listed on the Specially Designated Nationals List.
4. Applicant/Insured, spouse or member of the household convicted of a felony within the past five years that can be related to the exposures involved and coverages of a property policy, Physical Damage and/or Liability. Examples include but are not limited to:
  - a. Arson or attempt to commit arson
  - b. Burglary, theft, robbery or malicious destruction of property
  - c. Fraud, forgery, falsifying claims or evidence
  - d. Homicide, reckless injury, crimes involving weapons
  - e. Crimes against children, sexual assault or abduction.
5. Applicant/Insured with prior intentional or careless fire losses at any property owned and/or occupied within the past five years.
6. Applicant/Insured with more than three mortgagee or three non-mortgagee additional interest types per dwelling unit. (N/A Tenant)

# UNACCEPTABLE LIABILITY CHARACTERISTICS (Applies to Liability Coverage only)

## APPLIES TO ALL USE TYPES

1. Properties with trampolines when the Trampoline Liability Exclusion endorsement is not added. (N/A Condo, Tenant)
2. DF6 only: Properties with trampolines when Liability exceeds \$300,000.
3. Properties with:
  - a. Physical defects such as missing, broken or improperly constructed hand rails, steps or sidewalks
  - b. Excessive debris
  - c. Attractive nuisances.
4. Properties with a Jacuzzi/hot tub when a cover is not placed over the unit when not in use.  
**NOTE:** N/A to community-owned Jacuzzi/hot tubs.
5. Applicant/Insured or any person who resides at the dwelling who own, keep or shelter potentially dangerous dogs or animals that have caused harm, when the Animal Liability Exclusion endorsement is not added. Ineligible breeds include but are not limited to: Akita, American Staffordshire Terrier, Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, wolf hybrid or any dog that is a mix that includes one or more of the breeds listed above.  
**NOTE:** This also applies to landlords who permit a tenant to keep these animals on premises.
6. Properties with multiple Dwellings on the same premises when Liability coverage is requested and Foremost does not write each Dwelling. (N/A Condo, Tenant)  
**NOTE:** All policies must be written with the same Liability limit.
7. Properties with multiple Dwellings on the same premises when there are common grounds on the same premises such as; a clubhouse, playground, beach, pool, pond, bathhouse, laundry facility, a rental office or parking lot. (N/A Condo, Tenant)  
**NOTE:** A small parking lot used only for the dwelling's occupants would be acceptable.
8. Properties with business activities. Liability may be available when primary owner-occupied or tenant and business is incidental; refer to *Underwriting Approval* section.  
**NOTE:**
  - Risks with liability are unacceptable if day care services (including child, adult or pet care) are conducted on premises.  
**EXCEPTION:** Owner-occupied or tenant properties that provide licensed child care services are acceptable.
  - Incidental Business
    - A business activity occurring on a premises, that doesn't change the function of the premises as a primary owner occupied or tenant Dwelling, meets the following criteria and is subject to Underwriting approval.
      - a. **Customer Traffic** - Cannot create significantly greater pedestrian or vehicle traffic normal for a residential dwelling.
      - b. **Advertising** - No advertising signs indicating that a business is being conducted on the premises.
      - c. **Materials** - No toxic, explosive, flammable, combustible, corrosive, biohazard, radioactive or other hazardous materials may be used in conjunction with the business.
      - d. **Employees** - No employees on the premises.
    - Properties with farm/ranch exposures when the applicant earns \$5,000 or less per year from farming or ranching, farms less than 26 acres and does not: (N/A Condo, Tenant)
      - a. employ full or part-time workers
      - b. have u-pick operations (pick your own produce)
      - c. have land rented, leased or made available to others
      - d. have farm animals, excluding poultry, when:
        - kept in an unfenced area
        - boarding animals belonging to others, regardless if a fee is charged
        - breeding animals belonging to others
        - more than 10 farm animals are owned
        - riding lessons or rentals to others are offered or allowed.

ALL OWNER-OCCUPIED PROPERTIES	
1.	Properties with pools (over 2.5 feet deep) must have a fence minimum four feet high (fully enclosing the pool) AND a self-locking gate. EXCEPTIONS for above ground pools: <ol style="list-style-type: none"> <li>a. Pools with a deck (at least four feet high) and has a self-locking gate.</li> <li>b. Pools without a deck must have sides at least four feet high and a locking retractable ladder.</li> </ol> <b>NOTE:</b> N/A to community-owned pools.

ALL RENTAL PROPERTIES	
1.	Properties without working smoke detectors or central fire alarms.
2.	Properties with a pond on the premises, whether fenced or unfenced.
3.	Properties with pools (over 2.5 feet deep) when Liability exceeds \$500,000. Pools must have a fence minimum four feet high (fully enclosing the pool) AND a self-locking gate. EXCEPTIONS for above ground pools: <ol style="list-style-type: none"> <li>a. Pools with a deck (at least four feet high) and has a self-locking gate.</li> <li>b. Pools without a deck must have sides at least four feet high and a locking retractable ladder.</li> </ol> <b>NOTE:</b> N/A to community-owned pools or ponds.
4.	Dwellings that have bars on windows without quick release.
5.	DF1, DF3: Dwellings used for student housing with: <ol style="list-style-type: none"> <li>a. Door access to the roof</li> <li>b. A balcony</li> <li>c. An upper story deck or deck above a walkout basement.</li> </ol>

VACANT PROPERTIES	
1.	Properties with a pond on the premises, whether fenced or unfenced.
2.	Properties with a pool or pond on the premises, whether fenced or unfenced. <ul style="list-style-type: none"> <li>• <b>Exception DF6 only:</b> Properties with pools (over 2.5 feet deep) when Liability exceeds \$500,000. Pools must have a fence minimum four feet high (fully enclosing the pool) AND a self-locking gate.                              EXCEPTIONS for above ground pools:                             <ol style="list-style-type: none"> <li>a. Pools with a deck (at least four feet high) and has a self-locking gate.</li> <li>b. Pools without a deck must have sides at least four feet high and a locking retractable ladder.</li> </ol> </li> </ul> <b>NOTE:</b> N/A to community-owned pools or ponds.

TENANT PROPERTIES	
1.	Properties with pools (over 2.5 feet deep) must have a fence minimum four feet high (fully enclosing the pool) AND a self-locking gate. EXCEPTIONS for above ground pools: <ol style="list-style-type: none"> <li>a. Pools with a deck (at least four feet high) and has a self-locking gate.</li> <li>b. Pools without a deck must have sides at least four feet high and a locking retractable ladder.</li> </ol> <b>NOTE:</b> N/A to community-owned pools.

# UNDERWRITING APPROVAL

## Phone for Approval

**(Do not bind coverage or accept money until risk is approved.)**

**Underwriting may require submission of supporting documentation.**

**APPLIES TO ALL USE TYPES**

1. Limits exceeding binding authority.  
**Provide information to support the value and condition of the Dwelling and/or Other Structures.**
2. Applicant or anyone residing at the dwelling who owns, keeps or shelters any unusual or exotic animals.  
**NOTE -**
  - a. An exotic animal that does not create a Liability hazard (such as an iguana) may be eligible.
  - b. An exotic animal that creates a minimal Liability hazard (such as a boa constrictor) may be eligible with the attachment of the Animal Liability Exclusion endorsement.
  - c. An exotic animal that creates an excessive Liability hazard (such as a bear) would be ineligible.**Provide information regarding the animal and circumstance to confirm no increased Liability exposure.**
3. Applicants who have had a prior policy, including Foremost, canceled or nonrenewed for any underwriting reason.  
**Provide information regarding the termination. If the reason was due to the condition of the Dwelling, provide information to confirm how the condition has been corrected and that all repairs were made.**
4. Applicant/Insured with loss severity or multiple loss activity in the past five years may require approval.  
**Provide information about how the condition that caused the loss has been corrected and all repairs were made.**
5. Applicant with an open claim.  
**Provide information about the delay in closing of the claim, explanation that there was no insured involvement or negligence in connection with the loss, and details of how the condition was corrected and what repairs were made.**
6. Applicants/Insureds with prior FIRE loss over \$5,000 at ANY property owned and/or occupied in the past five years.  
**Provide a copy of the responding fire official's report or claim report that details the cause and origin of the fire and information about how the condition was corrected and what repairs were made. Lack of information or an undetermined cause may be unacceptable.**
7. DF1, DF3- Dwellings that are used for student housing.  
**Provide information to confirm how many units are in the dwelling, how many students are residing in each unit and that there is a lease agreement signed by all residents. Also, if liability is requested that there is no door access to the roof, no balcony or upper story deck or deck above a walkout basement.**
8. Properties with business activities, including primary owner-occupied or tenant and business is incidental. Incidental farming is acceptable and does not need approval (N/A Condo, Tenant).  
**Provide information about the type of business conducted, any activities associated with the business and any equipment or materials used for the business that are kept on premises, to confirm no increased exposure. Include details about any on premises activities that involve visits by customers, vendors, employees or deliveries.**

9. Dwellings under construction or major renovation when: (N/A Tenant)
  - a. Construction began less than 12 months prior to the policy/ endorsement effective date **and**
  - b. It is currently fully enclosed **and**
  - c. Work will be completed within 90 days of the policy/ endorsement effective date **and**
  - d. It was constructed by a licensed contractor.**Provide information to confirm the risk meets the stated requirements including when the work will be completed, how long it has been under construction, the credentials of the person doing the work and what is left to be finished. The Dwelling limit must incorporate the completed value of the construction or renovation.**
10. Dwellings under renovation that are not being done by a licensed contractor that are a: (N/A Tenant)
  - a. Room remodel
  - b. Roof replacement
  - c. Room addition - under minor/cosmetic renovation
  - d. Newly built dwelling that is fully enclosed.**Provide information regarding when the work will be completed, how long it has been under renovation/construction, the credentials of the person doing the work and what is left to be finished. The Dwelling limit must incorporate the completed value of the construction or renovation.**
11. Dwellings that are non-traditional built construction. (N/A Tenant)  
**Provide information to confirm the construction meets International Building Code and local code requirements and that occupancy permits were obtained.**
12. Dwellings that have been converted from a commercial building. (N/A Tenant)  
**Provide information to confirm the construction meets International Building Code and local code requirements and that occupancy permits were obtained.**
13. Dwellings not connected to electric utility services but which have their own independent solar, wind generator or hybrid power system. (N/A Tenant)  
**Provide information regarding generating equipment and details of how the system works, who installed it and how long the Dwelling has been operating on the system.**
14. Risks with unusual exposures or increase in hazards not previously addressed.  
**Provide information about the risk to confirm it meets our underwriting guidelines.**

**SECONDARY/SEASONAL, VACATION & SHORT-TERM RENTAL PROPERTIES**

1. Dwelling Fire One Secondary/Seasonal and Dwelling Fire One Vacation & Short-Term Rental dwellings with a fireplace, wood-burning device or portable heating device as the only heat source or with no heat. Portable heating devices are defined as those that are not secured to the Dwelling by wall mountings or gas lines.  
**Provide information regarding when the Dwelling is used and if it has plumbing, how the Dwelling is winterized.**

## UNDERWRITING APPROVAL (continued)

### VACANT PROPERTIES

1. Dwellings that are vacant/unoccupied for reasons other than: up for sale, currently up for rent, deceased/in estate, new purchase/inherited or senior living facility/living with relative.  
**Provide explanation of vacancy. Include information about how long it has been vacant, how much longer it is anticipated to be vacant, how it is secured, who/how the property is maintained and verify the property has not been without insurance for more than 12 months prior to the policy effective date.**

**NOTE:**

- Dwellings that are vacant/unoccupied as of the effective date must be rated as "VACANT/UNOCCUPIED."  
**EXCEPTION:** Dwellings that are currently vacant/unoccupied, but will be owner-occupied within 30 days, may be rated as owner-occupied.

## SEVERE WEATHER RESTRICTIONS

In times of potential natural disaster, producers are required to monitor and adhere to the following guidelines. Do not bind coverage if the National Weather Service has issued a severe weather warning or when the government has issued an evacuation order for a specific area. Binding is restricted for the duration of the warning or request to evacuate. Events that may require the suspension of binding include, but are not limited to, warnings or evacuations for flood, fire (wild, forest, grass, etc.), tornado or hurricane.

## EMERGENCY RESTRICTIONS

In times of an emergency the Company may impose temporary restrictions on binding authority (see Company websites). During an emergency restriction **YOU MAY NOT BIND COVERAGE** on new risks or accept requests to increase coverage limits, lower deductibles or add new coverages on existing policies.

Emergency restrictions could include, but are not limited to:

- a. Riots or civil commotion
- b. Floods, fire (wild, forest, grass, etc.), or other natural disasters
- c. Hurricanes and tropical storms – restrictions are implemented in areas when:
  - The National Weather Service issues a Tropical Storm or Hurricane Watch or Warning, or
  - Government authorities have issued emergency and/or evacuation orders, or
  - The area falls within a National Weather Service three or five day Watch or Warning Cone.
- d. Earthquakes – Restrictions begin with the occurrence of an earthquake of:
  - 5.0 to 5.9 magnitude and within 50 MILES OF THE EPICENTER for dwellings located within the designated counties and/or ZIP Codes
  - Or, 6.0 magnitude (or greater) and WITHIN 100 MILES OF THE EPICENTER for dwellings located within the designated counties and/or ZIP Codes
  - For a period of 72 hours on all transactions
  - An aftershock of 5.0 magnitude (or greater) that occurs DURING THE RESTRICTED PERIOD, (as specified above) will be treated as a new earthquake, resulting in a NEW PERIOD OF SUSPENDED BINDING AUTHORITY.
- e. Arson, including serial arsons, multiple arsons and arson spree.

Normal restrictions to binding authority will apply, unless the Company issues a restriction requiring risks to be submitted to the Company prior to approval. The following is required for all submits due to an arson restriction:

1. Complete a New Business transaction with all information entered by either using ForemostSTAR.com or by calling 1-800-527-3905.
2. Send the following material to the Company for review:
  - Two current photos of the front and rear of the Dwelling and any Other Structures to be insured
  - Photos of properties located on either side of the dwelling.

**NOTE:** Photos need to be in color and clearly depict the overall condition of the Dwelling and structures.

3. Include any other pertinent underwriting information.

**NOTE:** Refer to the Procedures section for mailing requirements. Please include the reference number on all correspondence.



# RESTRICTED AREAS

## Exposure Management Areas:

### New Business Restrictions

Foremost will not accept risks located in the following ZIP Codes:  
(unless the CA FAIR Plan Companion Endorsement is attached on a Dwelling Fire Three policy)

90049	91361	91748	92314	92326	92386	92555	92672	92882	95223
90272	91364	92028	92315	92333	92391	92562	92679	92883	95422
91042	91377	92040	92317	92352	92399	92570	92688	93012	95682
91208	91384	92069	92320	92354	92407	92584	92808	93065	95966
91214	91403	92127	92321	92371	92503	92587	92879	93105	96003
91301	91436	92220	92322	92382	92530	92592	92880	93110	96150
91356	91709	92223	92325	92385	92532	92595	92881	93619	

### FireLine Wildfire Hazard Assessment and Special Hazard Interface Area (SHIA)

FireLine Wildfire Hazard Assessment uses three factors: fuel, slope and access to assess risks:

Fuel - identifies whether an area is covered with grass, trees, or dense brush, giving an indication of how intensely an area may burn.

Slope - identifies whether a risk is located on a steep grade. Steeper slopes can increase the speed and intensity of a wildfire. The slope can also affect reconstruction costs.

Access - identifies whether a risk is located on a dead-end road that fire trucks may have trouble negotiating.

When writing new business, or when a policy renews, the FireLine Wildfire Hazard Assessment will be based on the property address.

Assessments can be "Negligible = 0", "Low = 1", "Moderate = 2-3", "High = 4-12", or "Extreme = 13-30". The higher the assessment, the greater the risk.

The Special Hazard Interface Area SHIA designation applies to dwellings immediately adjacent to un-cleared lands, national parks or open fields with heavy fuels. The combination of dry climatic conditions and gusting wind patterns produce a higher risk that a home will burn, be affected by smoke, or be evacuated during a wildfire. When the SHIA indicator is "Y" and the slope is S3 or S5, or the adjusted fuel rating/or hazard fuel is F5 then the risk is unacceptable.

**NOTE:** We may add or delete areas at our discretion.

## Dwelling Fire

	<b>Dwelling Fire One</b> (Existing Business Only, No New Business)	<b>Dwelling Fire Three</b> (Existing Business Only, No New Business)
<b>Affinity Discount</b> Members of approved affinity groups receive a discount. The following groups are eligible: USAA Armed Forces Insurance	- 5%	- 5%
<b>Age of Home</b> Based on year of construction		
Current - 1 Year	- 25%	- 25%
2 - 3 Years	- 22%	- 22%
4 - 5 Years	- 19%	- 19%
6 - 7 Years	- 16%	- 16%
8 - 9 Years	- 13%	- 13%
10 - 11 Years	- 10%	- 10%
12 Years	- 8%	- 8%
13 Years	- 6%	- 6%
14 Years	- 4%	- 4%
15 Years	- 2%	- 2%
50 to 80 Years	+ 3%	+ 3%
81 to 85 Years	+ 10%	+ 10%
86 to 90 Years	+ 10%	+ 10%
90 to 95 Years	+ 20%	+ 20%
96 + Years	+ 20%	+ 20%
<b>Burglar Alarm</b> If the home is protected by either a central or local electronic burglar alarm system.	- 2%	- 2%
<b>Central Fire Alarm</b> If the home is protected by a fire alarm that alerts a central station or directly notifies the fire department.	- 5%	- 5%
<b>Claim History</b> Claims discount or surcharge is based upon the number of paid claims (including weather related claims) within the past five years at any residence occupied by the customer. Residences include primaries, secondaries, seasonals, any customer-occupied apartments or condominiums. Rental risks will have a surcharge applied for losses that occurred at the location we are insuring while under the ownership of the insuring landlord.	0 Claims      - 1% 1 Claim        + 25% 2 Claims       + 50% 3 Claims       + 75% 4 Claims       + 100% 5 Claims       + 125% *6 + Claims   + 125%	0 Claims      - 1% 1 Claim        + 25% 2 Claims       + 50% 3 Claims       + 75% 4 Claims       + 100% 5 Claims       + 125% *6 + Claims   + 125%
<b>Fair Plan Companion Endorsement</b> Discount available for risks declined due to unacceptable FireLine Wildfire Hazard Assessment or Special Hazard Interface Area (SHIA) designated areas when endorsement is added.	N/A	- 45%
<b>50 Years or Older</b> If the dwelling is owner-occupied and the first Named Insured is 50 years of age or older as of the policy effective date.	- 20%	- 20%
<b>Landlord Association</b> If applicant is a registered member of a Landlord Association. Discount available on rental policies and multi-family owner-occupied policies.	- 2%	- 2%
<b>Multi-Family Properties</b>		
Two-family units	+ 7%	+ 7%
Three-family units	+ 15%	+ 15%
Four-family units	+ 20%	+ 20%

\* Renewal policies only

**NOTE:** Discounts and surcharges do not apply to vacant/unoccupied properties.

**NOTE:** The maximum total discount allowed is 45%.

## Dwelling Fire

### Discounts & Surcharges (continued)

	<b>Dwelling Fire One</b> (Existing Business Only, No New Business)	<b>Dwelling Fire Three</b> (Existing Business Only, No New Business)
<b>Multiple Dwellings on Same Premises</b> Dwelling and Personal Property Liability	+ 10% + 25%	+ 10% + 25%
<b>Multiple Properties</b> Based on the number of rental and vacant dwelling fire properties insured with Foremost by the same Named Insured. Discount available on rental policies and multi-family owner-occupied policies. (A 2-4 multi-family structure counts as one property.) 2 3-4 5+	- 2% - 5% - 10%	- 2% - 5% - 10%
<b>Open Foundation</b> A home situated on pilings, columns or piers when the space between the lowest floor elevation and ground level is not enclosed; or enclosed by only wood lattice, skirting or break-away walls. Crawl spaces with continuous foundations are not considered open foundations.	+ 15%	+ 15%
<b>Platinum Package Discount</b> Applies when all Platinum Package coverages are selected at minimum limits or above. (See <i>Policy Forms</i> section for a description of Platinum Package.)	N/A	- 20%
<b>Prior Policy Lapse</b> Applies if the insured had no insurance on the Dwelling prior to the Foremost policy due to a lapse. This does not apply to new purchases.	+ 10%	+ 10%
<b>Property Management</b> If the property is managed by a property management company. (See <i>Definitions</i> section.)	- 2%	- 2%
<b>Row House/Townhouse</b> (See <i>Definitions</i> section.)	+ 25%	+ 25%
<b>Seasonal Discount</b>	- 3%	- 3%
<b>Student Housing Surcharge</b> (Rental only)	+ 20%	+ 20%
<b>Swimming Pool</b> More than 2.5 feet deep. (Only available on rental and vacant policies)	\$50	\$50
<b>Tenant Screening Discount</b> (See <i>Definitions</i> section.) Available on rental policies and multi-family owner-occupied policies. Applies to the following tenant screenings: Criminal Background Check Credit Check Eviction Search HO-4 Tenant Policy on File Skip Search	- 1% for each	- 1% for each
<b>Wood Burner</b> Wood-burning device other than a fireplace or fireplace insert.	+ \$50	+ \$50
<b>Wood Roof</b>	+ 25%	+ 25%

## Specialty Homeowners

	<b>Foremost Classic ACV</b> (Existing Business Only, No New Business)	<b>Foremost Classic CL</b> (Existing Business Only, No New Business)	<b>Tenant</b> (Existing Business Only, No New Business)
<b>Affinity Discount</b> Members of approved affinity groups receive a discount. The following groups are eligible: USAA Armed Forces Insurance Employees of Foremost Insurance Group or any of its affiliates. (Tenant only)	-5%	-5%	-5%
<b>Age of Home</b>	N/A	0 - 10 Years -30% 11 - 17 Years -23% 18 - 40 Years -15% 41 - 50 Years -8%	N/A
<b>Burglar Alarm</b> If the home is protected by either a central or local electronic burglar alarm system.	-2%	-2%	-2%
<b>Central Fire Alarm</b> If the home is protected by a fire alarm that alerts a central station or directly notifies the fire department.	-5%	-5%	-5%
<b>Claim History</b> Claims surcharge is based upon the number of paid claims within the past five years at any residence occupied by the customer. Residences include primaries, secondaries, seasonals, any customer-occupied apartments or condominiums.	SURCHARGE WILL NOT APPLY TO WEATHER-RELATED LOSSES 1 Claim +20% 2 Claims +75% 3 Claims +200% 4 Claims +275% 5 Claims +300% *6+ Claims +300%	SURCHARGE WILL NOT APPLY TO WEATHER-RELATED LOSSES 1 Claim +20% 2 Claims +75% 3 Claims +200% 4 Claims +275% 5 Claims +300% *6+ Claims +300%	0 Claims -1% 1 Claim +25% 2 Claims +50% 3 Claims +75% 4 Claims +100% 5 Claims +125% *6+ Claims +125%
<b>Dwelling Built Pre-1930</b>	+25%	+25%	N/A
<b>50 Years or Older</b> If the dwelling is owner-occupied and the first Named Insured is 50 years of age or older as of the policy effective date.	-10%	N/A	N/A
<b>Multi-Family Properties</b> Two-family units	+10%	+10%	N/A
<b>Multiple Dwellings on Same Premises</b>	+10%	+10%	N/A
<b>Multiple Policies</b> Available when the Named Insured maintains one or more additional personal lines or life policy with Foremost, Farmers, Bristol West or 21st Century. A life policy must be a term, whole, universal or variable universal policy, have a face amount of \$50,000 or greater, be issued to an adult and be in force.	N/A	N/A	-5%
<b>Open Foundation</b> A home situated on pilings, columns or piers where the space between the lowest floor elevation and ground level is not enclosed; or enclosed by only wood lattice, skirting or breakaway walls. Crawl spaces with continuous foundations are not considered open foundation.	+15%	+20%	N/A
<b>Prior Policy Lapse</b> Applies if the insured had no insurance on the dwelling prior to the Foremost policy due to a lapse. This does not apply to new purchases.	+10%	+15%	N/A
<b>Row House/Townhouse</b> (See <i>Definitions</i> section.)	+25%	+25%	N/A
<b>Swimming Pool</b> More than 2.5 feet deep.	N/A	+\$50	+\$50
<b>Trampoline Surcharge</b>	N/A	N/A	+\$50
<b>Wood Burner</b> Wood-burning device other than a fireplace or fireplace insert.	+\$50	+\$50	+\$50
<b>Wood Roof</b>	+25%	+25%	N/A

\* Renewal policies only

**NOTE:** The maximum total discount allowed is 45% for Foremost Classic CL and Foremost Classic ACV.  
The maximum total discount allowed is 50% for Tenant.

## Condominium

	<b>Landlord (DF6)</b> (Existing Business Only, No New Business)	<b>Homeowners</b> (Existing Business Only, No New Business)
<b>Affinity Discount</b> Members of approved affinity groups receive a discount. The following groups are eligible: USAA Armed Forces Insurance Employees of Foremost Insurance Group or any of its affiliates.	-5%	-5%
<b>Age of Home</b> Based on year of construction		
Current - 1 Year	-25%	-25%
2 - 3 Years	-22%	-22%
4 - 5 Years	-19%	-19%
6 - 7 Years	-16%	-16%
8 - 9 Years	-13%	-13%
10 - 11 Years	-10%	-10%
12 Years	-8%	-8%
13 Years	-6%	-6%
14 Years	-4%	-4%
15 Years	-2%	-2%
<b>Burglar Alarm</b> If the home is protected by either a central or local electronic burglar alarm system.	-2%	-2%
<b>Central Fire Alarm</b> If the home is protected by a fire alarm that alerts a central station or directly notifies the fire department.	-5%	-5%
<b>Claim History</b> Claims discount or surcharge is based upon the number of paid claims within the past five years at any residence occupied by the customer. Residences include primaries, secondaries, seasonals, any customer-occupied apartments or condominiums. Rental risks will have a surcharge applied for losses that occurred at the location we are insuring while under the ownership of the insuring landlord.	0 Claims      -1% 1 Claim        +25% 2 Claims       +50% 3 Claims       +75% 4 Claims       +100% 5 Claims       +125% *6+ Claims    +125%	0 Claims      -1% 1 Claim        +25% 2 Claims       +50% 3 Claims       +75% 4 Claims       +100% 5 Claims       +125% *6+ Claims    +125%
<b>Dwelling Built Pre-1930</b>	+25%	+25%
<b>50 Years or Older</b> If the first Named Insured is 50 years of age or older as of the policy effective date.	-10%	-10%
<b>Landlord Association</b> If applicant is a registered member of a Landlord Association.	-1%	N/A

\* Renewal policies only

**NOTE:** The maximum total discount allowed is 50%.

## Condominium

### Discounts & Surcharges (continued)

	<b>Landlord (DF6)</b> (Existing Business Only, No New Business)	<b>Homeowners</b> (Existing Business Only, No New Business)
<b>Multiple Policies</b> Available when the Named Insured maintains one or more additional personal lines or life policy with Foremost, Farmers, Bristol West or 21st Century. A life policy must be a term, whole, universal or variable universal policy, have a face amount of \$50,000 or greater, be issued to an adult and be in force.	- 5%	- 5%
<b>Multiple Properties</b> Based on the number of rental and vacant dwelling fire properties insured with Foremost by the same Named Insured. 2 3-4 5+	- 2% - 5% - 10%	N/A
<b>Platinum Package Discount</b> Applies when all Platinum Package coverages are selected at minimum limits or above. (See <i>Policy Forms</i> section for a description of Platinum Package.) Does not apply to Vacant.	- 6%	N/A
<b>Prior Policy Lapse</b> Applies if the insured had no insurance on the dwelling prior to the Foremost policy due to a lapse or never insured. This does not apply to new purchases.	+ 10%	+ 10%
<b>Property Management</b> If the property is managed by a property management company. (See <i>Definitions</i> section.)	- 1%	N/A
<b>Sprinkler Discount</b>	- 5%	- 5%
<b>Swimming Pool</b>	+ \$50	+ \$50
<b>Tenant Screening Discount</b> (See <i>Definitions</i> section.) Available on rental policies and multi-family owner-occupied policies. Applies to the following tenant screenings: Criminal Background Check Credit Check Eviction Search HO-4 Tenant Policy on File Skip Search	- 1% for each	N/A
<b>Trampoline</b>	+ \$50	+ \$50
<b>Vacant Surcharge</b>	+ 10%	N/A
<b>Vacation &amp; Short-Term Rental Surcharge</b>	+ 10%	N/A
<b>Wood Burner</b> Wood-burning device other than a fireplace or fireplace insert.	+ \$50	+ \$50

## Dwelling Fire One

## Dwelling Fire Three

	Rental	Owner Occupied	Vacant	Rental	Owner Occupied
<b>Policy</b>	12001	12000	12004	12003	12002
<b>Reduction in Coverage When Vacant</b>	11431	11431		11431 11433* *w/Platinum Pkg	11431
<b>Required Change</b>	11289	11126	11289	11287	11288
<b>Wildfire Mitigation Response Service</b> - Wildfire mitigation response service may provide wildfire suppression and protection services at the insureds premises if resources are available in the event of an impending wildfire threat. (N/A if Vacant Manufactured Home or if policy has the California FAIR Plan Companion Endorsement)	7992	7992	7992	7992	7992
<b>Single Location Application - Appointed Producers</b>	201504	201504	201504	201504	201504
<b>OPTIONAL ENDORSEMENTS</b>					
<b>Additional Insured Non-resident</b> - Extends coverage to other non-resident owners of the insured premises for property in which they have an interest. If Liability coverage is purchased, Section II coverages are also extended. Must have an insurable interest and not reside on premises. Eligible interest types include: Contract Seller, Co-titleholder and Titleholder. For definition of interest types, see <i>Definitions</i> section. <b>NOTE:</b> Required on all secondary occupied homes deeded in a name other than an individual to extend coverage to the individuals listed on the Insured Information page. Governmental entities are not eligible to be added as any additional interest type that provides Section I (Property) or Section II (Liability) coverages.	11447	11447	11447	11447	11447
<b>Additional Insured-Premises Only</b> - Extends Section II Liability coverage to the party named on the endorsement. This extends Liability for only the premises named on the Declarations Page. Eligible interest type includes: Property Management Company. Only available if liability is purchased. For definition of interest types, see <i>Definitions</i> section. <b>NOTE:</b> Governmental entities are not eligible to be added as any additional interest type that provides Section I (Property) or Section II (Liability) coverages.	11411	11411	11411	11411	11411
<b>Additional Living Expense</b> - Offers coverage for the actual, reasonable and necessary increase in your living expense to maintain your normal standard of living while you live elsewhere in the event of an insured loss that makes your premises not fit to live in.		12000 if purchased			12002 if purchased
<b>Additional Named Insured</b> - Extends coverage to other resident owners of the insured premises. If Liability coverage is purchased, Section II coverages are also extended. Must have an insurable interest. Eligible interest type includes: Additional Named Insured. For definition of interest types, see <i>Definitions</i> section. <b>NOTE:</b> Required on all primary occupied homes deeded in a name other than an individual to extend coverage to the individuals listed on the Insured Information page. Governmental entities are not eligible to be added as any additional interest type that provides Section I (Property) or Section II (Liability) coverages.		11446			11446
<b>Affinity Discount</b> - Verifies that the Affinity discount has been applied.	5086	5086		5086	5086
<b>Animal Liability Exclusion</b> - Eliminates all Liability coverage arising out of the ownership, custody, control or possession of any animal either on or away from your premises. Exclusion must be added when breed is Akita, American Staffordshire Terrier, Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, wolf hybrid or any dog that is a mix that includes one or more of the breeds listed above. If unusual or exotic or had previous bite or attack history, underwriting approval is required. <b>Form 746371, Acceptance of Animal Liability Exclusion, must be completed and signed prior to binding.</b>	11413	11412		11413	11412
<b>Broad Theft Coverage</b> - Offers both on and off premises coverage for the perils of theft and VMM resulting from theft. Can be purchased up to a maximum of the Coverage C limit. Available only when Personal Property coverage is purchased. Must be a primary home. A \$250 deductible applies. Ineligible if there have been two or more paid theft or mysterious disappearance claims in the past five years.		11414			11414
<b>Business Property</b> - Offers coverage for business property used or intended for use with the incidental business shown on the endorsement. Must be a primary home. Requires underwriting approval.		11416			11416
<b>California FAIR Plan Companion Endorsement</b> - Available for risks declined due to unacceptable FireLine Wildfire Hazard Assessment or Special Hazard Interface Area (SHIA) designated areas, or risks located in a restricted ZIP Code. The California FAIR Plan Companion endorsement restricts and eliminates any coverage in your policy, excess or otherwise, for any peril which is covered, or, which is available for coverage, by additional purchase of a California FAIR Plan Association or equivalent policy, whether or not you actually purchase coverage from the California FAIR Plan Association or equivalent policy for any such peril. Form 11375 must be completed and signed prior to binding.				11375	11375
<b>Certificate Holder</b> - The party listed on the endorsement will receive copies of termination notices. No Section I Physical Damage or Section II Liability coverage is extended. Eligible interest types include: Premium Finance Company, Property Management Company, Life Estate/Future Interest and Third Party Designee. For Third Party Designee, form 741675 needs to be signed by the insured and submitted to the company or retained in the agent's files. For definition of interest types, see <i>Definitions</i> section.	4094	4094	4094	4094	4094

## Dwelling Fire One

## Dwelling Fire Three

## Optional Endorsements (continued)

	Rental	Owner Occupied	Vacant	Rental	Owner Occupied
<b>Dwelling and Other Structures Comprehensive Coverage</b> - Revises Section I perils for Coverage A-Dwelling and B-Other Structures from named peril to comprehensive peril. Minimum policy deductible of \$1,000 is required. Dwelling must be in average condition and well-maintained. <b>NOTE:</b> This endorsement offers the peril of VMM to Personal Property if Personal Property coverage is purchased.			11374		
<b>Equipment Breakdown Coverage</b> - Offers mechanical breakdown coverage against unexpected repair or replacement costs due to an electrical, mechanical, or pressure systems breakdown. Both the personal property and home are covered up to \$100,000 per occurrence with a \$500 deductible. Available only at time of issuance or on renewal. May not be added mid-term.	11454	11454	11454	11454	11454
<b>Extended Replacement Cost on Dwelling Including Ordinance or Law</b> - Extends the dwelling limit up to an additional 50% of the Amount of Insurance for Coverage A towards the replacement of the dwelling in the event of a total loss by a covered peril. Coverage is also included for increased replacement costs caused by enforcement of any ordinance or law. The loss settlement for Other Structures is changed to replacement with a co-insurance clause. Minimum value must be \$100,000. <b>Must be insured to 100% Replacement Cost. Must complete a square foot replacement cost estimator.</b> Condition of Dwelling and premises must be above-average. Not available when Functional Replacement Cost or Replacement Cost is purchased.			20111	20111	20111
<b>Functional Dwelling Replacement Cost for Partial Losses</b> - Offers functional replacement cost on Coverage A - Dwelling and Coverage B - Other Structures for partial losses. Total loss remains an Agreed Loss settlement for the dwelling. Must be insured to 100% current Market Value (less land) or Actual Cash Value. Condition of the Dwelling must be in average condition and well-maintained. Not available when Replacement Cost or Extended Replacement Cost is purchased.				10272	10272
<b>Identity Fraud Expense and Management</b> - Reimburses the policyholder up to \$28,500 for certain expenses necessary to correct erroneous information and restore their credit when an unauthorized person criminally incurs debt under their name. This endorsement offers the professional services of a personal advocate to assist the policyholder with any resolution details or other identity safety concerns. Available on policies issued in individual names only.	4285	4285	4285	4285	4285
<b>Identity Fraud Expense and Management Including Credit Monitoring</b> - Reimburses the policyholder up to \$28,500 for certain expenses necessary to correct erroneous information and restore their credit when an unauthorized person criminally incurs debt under the policyholder's name. This endorsement offers the professional services of a personal advocate to assist the policyholder with any resolution details or other identity safety concerns. The continuous monitoring of their credit files including credit alerts is also a feature of this endorsement. (Policyholder must register to begin the credit monitoring.) Available on policies issued in individual names only.	4286	4286	4286	4286	4286
<b>Incidental Business Use - Section II</b> - Offers Premises Liability and Medical Payments for the incidental business listed on the endorsement. Examples of eligible businesses include real estate, legal or accounting offices, dance, musical or other similar types of lessons and direct selling businesses such as Avon, Creative Memories and Pampered Chef. Must be a primary home. Requires underwriting approval.		11423			11423
<b>Landlord Personal Injury Liability Coverage</b> - Offers Personal Injury coverage if a claim is made or a suit brought for damages by the tenant or resident of the insured Dwelling because of an offense named in the endorsement. Must have Premises Liability coverage. If applicant has had a prior Personal Liability loss, underwriting approval will be required.	11424		11424	11424	
<b>Limited Theft Coverage</b> - Offers on premises coverage for the perils of Theft and VMM resulting from theft. Can be purchased up to a maximum of the Coverage C limit. Limits of \$1,000 and \$2,000 are available for Vacant. Available when Personal Property coverage is purchased. A \$250 deductible applies. Ineligible if there have been two or more paid theft or mysterious disappearance claims in the past five years.	11415	11415	11415	11415	11415
<b>Loss Assessment Coverage</b> - Offers coverage for assessments made against the insured as owner of the premises insured for loss caused by an insured peril. A \$250 deductible applies.	11425	11425	11425	11425	11425
<b>Loss of Rents</b> - Offers coverage for the loss of normal rents in the event of an insured loss that makes the rental premises not fit to live in or use.	12001 if purchased	12000 if purchased*		12003 if purchased	12002 if purchased*
<b>Loss Payee</b> - Offers for the interest of a loss payee on covered Personal Property. Eligible interest type includes: Loss Payee. For definition of interest types, see <i>Definitions</i> section. <b>NOTE:</b> Governmental entities are not eligible to be added as any additional interest type that provides coverage for Section I (Property) or Section II (Liability) coverages.	11427	11427	11427	11427	11427

\*Available only with multi-family dwelling or 1 family with less than 3 roomers or boarders.



**Dwelling Fire One**

**Dwelling Fire Three**

**Optional Endorsements** (continued)

	Rental	Owner Occupied	Vacant	Rental	Owner Occupied
<b>Marring Coverage Other Than Metal Roof Surface Material</b> - This coverage is commonly referred to as Cosmetic Damage from Wind or Hail. Offers coverage for wind or hail that results in marring of metal gutters, downspouts, metal roof material or components, metal components of doors, windows, solar panels, and heating or air conditioning systems. This coverage does not insure marring of metal roof surfaces. Ineligible if there has been one or more paid hail loss at the insuring location in the past five years.	11438	11438	11438	11438	11438
<b>Other Structures - Add'l. Amount of Insurance - Available only with Platinum Package</b> - Offers an additional amount of insurance for other structures. Coverage is limited to 10% of Coverage A or \$10,000 whichever is less. This limit does <b>NOT</b> apply to any structure listed on the Declarations Page for Coverage B.				11428	
<b>Personal Liability</b> - Offers Liability and Medical Payments coverage on owner-occupied one to four-family dwellings.		12000 if purchased			12002 if purchased
<b>Personal Injury Liability</b> - Offers Personal Injury coverage if a claim is made or a suit brought for damages because of an offense named in the endorsement. Must have Personal Liability coverage. If applicant has had a prior Personal Injury loss, underwriting approval will be required.		11429			11429
<b>Platinum Endorsement - Available only with Platinum Package.</b> This adds the following: Loss of Rental Income to Loss of Rents coverage, Fire Department Service Charge for \$1,500, Newly Acquired Properties coverage, and Fire Extinguisher Recharge coverage. It also extends the vacancy provision in the exclusion for loss by VMM, burglary and theft to 90 days.				11430	
<b>Premises Liability</b> - Offers Premises Liability and Medical Payment coverage for the owner of a one to four-family dwelling.	12001 if purchased		12004 if purchased	12003 if purchased	
<b>Replacement Cost on Dwelling Including Ordinance or Law</b> - Provides Replacement Cost on the Dwelling for partial losses. Total loss remains an Agreed Loss settlement. Coverage is also included for increased replacement costs caused by enforcement of any ordinance or law. Other Structures coverage is also changed to replacement with a co-insurance clause. Minimum value must be \$100,000. <b>Must be insured to 100% Replacement Cost. Must complete a square foot Replacement Cost estimator.</b> Condition of Dwelling and premises must be above-average. Not available when Functional Replacement Cost or Extended Replacement Cost is purchased.			11162	11162	11162
<b>Replacement Cost Personal Property</b> - Must have Personal Property coverage of \$15,000 or more.				10031	10031
<b>Service Line Coverage</b> - Offers protection from an unexpected loss caused by underground service line failure. Coverage is provided for up to \$10,000 per occurrence with a \$500 deductible. Available only at time of issuance or on renewal. May not be added mid-term.	11453	11453	11453	11453	11453
<b>Specific Structure Exclusion - Available only with Platinum Package.</b> Allows for the exclusion of specific structures on the premises for property coverages. <b>Form 746372 acceptance of Specific Structure Exclusion must be completed and signed prior to binding.</b>				11439	
<b>Trampoline Liability Exclusion</b> - Eliminates all Liability coverage arising out of use of a trampoline on the insured premises. Required if trampoline on premises and Liability coverage included. <b>Form 746373, Acceptance of Trampoline Liability Exclusion, must be completed and signed prior to binding.</b>	11440	11452	11440	11440	11452
<b>Unrelated Named Insured</b> - Extends policy coverage to an individual without an insurable interest while a full-time resident of an owner-occupied dwelling. Must be a primary home.		11441			11441
<b>Vandalism or Malicious Mischief</b> - (Minimum deductible \$500 if vacant) If applicant has had a prior vandalism loss, underwriting approval will be required.	12001 if purchased	12000 if purchased	12004 if purchased	Packaged	Packaged
<b>Water Backup of Sewers or Drains</b> - Offers coverage for direct loss to insured property caused by water or sewage which backs up through sewers and drains or overflows from a sump. If applicant has had two or more backup of sewer or drains, flood, water plumbing, water weather, water appliance or accidental discharge/leak losses, underwriting approval will be required. Dwelling Fire - \$5,000 or \$10,000 Limit.	11442	11442	11442	11442	11442
<b>Wind &amp; Hail Coverage for Satellite Dishes and Antennas.</b> Ineligible if wind/hail exclusion is required on policy.	11443	11443	11443	11444	11444
<b>Workers' Compensation and Employers' Liability Insurance Endorsement - California</b> - Add to all policies that have Comprehensive Personal Liability.		20080			20080

These are brief descriptions. See the policy form for exact coverages, limits and exclusions.

## Specialty Homeowners

	Foremost Classic ACV	Foremost Classic CL	Tenant
Policy	35000	5257	4667
Required Change	11091	5102	7405
Exception to Coverage - Mold, Mildew or Other Fungi Endorsement	35042	2988	N/A
Ordinance or Law - Pays for increased costs, up to 10% of Coverage A limit, caused by the enforcement of any governmental requirement regulating the construction, remodeling, renovation, repair or demolition of that part of the dwelling damaged by an Insured Peril.	N/A	7923	N/A
Replacement Cost (Packaged unless Extended R.C. is selected)	N/A	5100	N/A
Wildfire Mitigation Response Service - Wildfire mitigation response service may provide wildfire suppression and protection services at the insureds premises if resources are available in the event of an impending wildfire threat.	7992	7992	N/A
Single Location Application - Appointed Producers	201504	201504	201504
<b>OPTIONAL ENDORSEMENTS</b>			
Additional Insured Non-resident - Extends coverage to other non-resident owners of the insured premises for property in which they have an interest. Must have an insurable interest and not reside on premises. Eligible interest types include: Contract Seller, Co-titleholder and Titleholder. For definition of interest types, see <i>Definitions</i> section. <b>NOTE:</b> Required on all secondary occupied homes deeded in a name other than individual to extend coverage to the individuals listed on the Insured Information page. Governmental entities are not eligible to be added as any additional interest type that provides Section I (Property) or Section II (Liability) coverages.	35109	5245	
Additional Insured-Premises Only - Extends Section II Liability coverage to the party named on the endorsement. This extends Liability for only the premises named on the Declarations Page. Eligible interest type includes: Property Management Company. For definition of interest types, see <i>Definitions</i> section. <b>NOTE:</b> Governmental entities are not eligible to be added as any additional interest type that provides Section I (Property) or Section II (Liability) coverages.	35110	5246	
Additional Named Insured - Extends coverage to other resident owners of the insured premises. Must have an insurable interest. Eligible interest type includes: Additional Named Insured. For definition of interest types, see <i>Definitions</i> section. <b>NOTE:</b> Required on all primary occupied homes deeded in a name other than an individual to extend coverage to the individuals listed on the Insured Information page. Governmental entities are not eligible to be added as any additional interest type that provides Section I (Property) or Section II (Liability) coverages.	10006	5274	
Additional Residence Owner-Occupied - Offers Liability and Medical Payments coverage for Secondary/ Seasonal residences when the insured is the owner-occupant of the additional residences. Applies to locations off premises. Maximum two residences.	35078	5278	
Additional Residence Rented to Others - Offers Liability and Medical Payments coverages for an additional one-family or two-family residence premises rented to others. Applies to locations off premises. Maximum two residences. Must be a primary home.	35084	5284	
Affinity Discount - Verifies that the Affinity discount has been applied.	5086	5086	5086
Animal Liability Exclusion - Eliminates all Liability coverage arising out of the ownership, custody, control or possession of any animal either on or away from your premises. Exclusion must be added when breed is Akita, American Staffordshire Terrier, Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, wolf hybrid or any dog that is a mix that includes one of more of the breeds listed above. If unusual or exotic or had previous bite history, underwriting approval is required. <b>Form 746371, Acceptance of Animal Liability Exclusion, must be completed and signed prior to binding.</b>	35099	7517	7199
Business Property - Increases the special amount we pay for a loss to Personal Property primarily used or intended for business purposes while on your premises.			7202
Business Samples Coverage - Offers \$2,500 of coverage for business merchandise held as samples or for sale or delivery after sale while located on the insured premise. Example of the types of merchandise covered include Amway, Avon, or Mary Kay products.	35047		
Business Use Section II - Offers premises Liability and Medical Payments for the business listed on the endorsement. Examples of eligible businesses include real estate, legal or accounting offices, dance, musical or other similar types of lessons and direct selling business such as Avon, Creative Memories and Pampered Chef. Seasonal condominiums are ineligible.			7201
Certificate Holder - The party listed on the endorsement will receive copies of termination notices. No Section I Physical Damage or Section II Liability coverage is extended. Eligible interest types include: Premium Finance Company, Property Management Company, Life Estate/Future Interest, Co-op or, Landlord and Third Party Designee. For Third Party Designee, form 741675 needs to be signed by the insured and submitted to the company or retained in the agent's files. For definition of interest types, see <i>Definitions</i> section.	4095	4094	7235
Coverage C - Personal Property Increase in Watercraft - Increase the special amount we pay for a loss to watercraft, including trailers, furnishings, accessories, equipment and engines or motors from \$1,500 to \$5,000.		5271	
Expanded Coverage on Jewelry, Watches and Furs - Offers all risk of physical loss on jewelry, watches and furs up to \$2,000 per item and \$5,000 aggregate. Must be a primary home. Ineligible if there have been two or more paid theft or mysterious disappearance losses in past five years.	35059	5277	
Extended Replacement Cost - Extends the dwelling limit up to an additional 50% of the Amount of Insurance Coverage A towards the replacement of the dwelling in the event of a total loss. Applicable to Coverage A - Dwelling only. Minimum value is \$100,000. <b>Must be insured for 100% Replacement Cost. Must complete a square foot replacement cost estimator. Refer to condition requirements on Page 11.</b>		5101	

## Specialty Homeowners

### Optional Endorsements (continued)

	Foremost Classic ACV	Foremost Classic CL	Tenant
<b>Identity Fraud Expense and Management</b> - Reimburses the policyholder up to \$28,500 for certain expenses necessary to correct erroneous information and restore their credit when an unauthorized person criminally incurs debt under their name. This endorsement offers the professional services of a personal advocate to assist the policyholder with any resolution details or other identity safety concerns. Available on policies issued in individual names only.	4285	4285	4285
<b>Identity Fraud Expense and Management Including Credit Monitoring</b> - Reimburses the policyholder up to \$28,500 for certain expenses necessary to correct erroneous information and restore their credit when an unauthorized person criminally incurs debt under the policyholder's name. This endorsement offers the professional services of a personal advocate to assist the policyholder with any resolution details or other identity safety concerns. The continuous monitoring of their credit files including credit alerts is also a feature of this endorsement. (Policyholder must register to begin the credit monitoring.) Available on policies issued in individual names only.	4286	4286	4286
<b>Increased Theft Coverage</b> - Replaces current Special Amounts of Insurance within policy by increasing some limits (example - Jewelry increased to \$2,000/item and \$5,000 aggregate and \$2,500 Business Samples) and offers ability to increase Theft beyond packaged amount of \$1,000. Minimum amount is \$5,000 and maximum is amount of Coverage C - Personal Property. Must be a primary home. Ineligible if there have been two or more paid theft or mysterious disappearance losses in past five years.	35069		
<b>Loss Assessment Coverage</b> - \$250 deductible	35011	5262	
<b>Loss Payee</b> - Offers for the interest of a loss payee on covered Personal Property. Eligible interest type includes: Loss Payee. For definition of interest types, see <i>Definitions</i> section. <b>NOTE:</b> Governmental entities are not eligible to be added as any additional interest type that provides Section I (Property) or Section II (Liability) coverages.	10005	5276	11006
<b>On Premises Structures Rented to Others</b> - Offers Section I and II coverage for other structures on the described premises rented or held for rental to others. Applies only when the structure being rented is used for residential purposes. Maximum one residence.	35079	5279	
<b>Other Structures - Described</b> Added whenever an additional amount of Coverage B is requested. When added, all structures must be listed.	35058	5258	
<b>Permitted Incidental Business/Office or Professional Use Residence Premises</b> - Offers Premises Liability and Medical Payments for incidental office, professional or studio occupancy in the dwelling or in a separate structure on the insured premises. Examples of eligible professions include real estate, legal, or accounting offices, dance, musical, or other similar types of lessons and direct selling businesses such as Avon, Creative Memories and Pampered Chef. Must be a primary home.	35013	5259	
<b>Personal Property Comprehensive Coverage</b> - Changes the Section I - Insured Perils for Coverage C - Personal Property from Named Perils to Comprehensive coverage for direct, sudden and accidental physical loss subject to policy exclusions.			4885
<b>Personal Property/Professional Use of Residence Premises Coverage C - Personal Property - Special Amount for Business Personal Property</b> - Offers coverage for Personal Property of the insured used in relation to incidental business or professional occupancy. Must be a primary home.	35014	5260	
<b>Replacement Cost Personal Property</b> - Must have Personal Property coverage of \$15,000 or more.	35125	4138	7256
<b>Scheduled Personal Property</b> - See Scheduled Personal Property section.			7194
<b>Specific Structure Exclusion</b> - Allows for the exclusion of specific structures on the premises for property coverages. <b>Form 746372, Acceptance of Specific Structure Exclusion, must be completed and signed prior to binding.</b>	35081	5281	
<b>Theft of Construction Materials and Supplies</b> - Offers coverage for theft of construction materials and supplies from a building being constructed. Ineligible if there have been two or more paid theft or mysterious disappearance losses in the past five years. Must be a primary home.		3428	
<b>Trampoline Liability Exclusion</b> - Eliminates all Liability coverage arising out of use of a trampoline on the insured premises. Required if trampoline on premises. <b>Form 746373, Acceptance of Trampoline Liability Exclusion, must be completed and signed prior to binding.</b>	20051	20051	
<b>Unrelated Named Insured</b> - Extends policy coverage to an individual without an insurable interest while a full-time resident of the insured premises. Must be a primary or tenant home.	10007	3421	4047
<b>Water Backup of Sewers or Drains</b> - Offers up to \$5,000 for direct loss to insured property caused by water or sewage which backs up through sewers and drains or overflows from a sump. If applicant has had two or more backup of sewer or drains, flood, water plumbing, water weather, water appliance or accidental discharge/leak losses, underwriting approval will be required.			7180
<b>Workers' Compensation - Occasional</b> - May not employ more than one full-time residence employee. Not available when Worker's Compensation Inservant/Outservant is purchased. Mandatory if Inservant/Outservant is not selected.	35070	5201	7419
<b>Workers' Compensation - Inservant/Outservant</b> - May not employ more than one full-time residence employee. Not available when Worker's Compensation Occasional is purchased. Mandatory if Occasional is not selected.	35071	5202	7420

These are brief descriptions. See the policy form for exact coverages, limits and exclusions.

## Condominium

	Landlord (DF6)	Homeowners
Policy	11009	4774
Required Change	7939	7406
Single Location Application - Appointed Producers	201504	201504
<b>OPTIONAL ENDORSEMENTS</b>		
<b>Additional Insured Non-resident</b> - Extends coverage to other non-resident owners of the insured premises for property in which they have an interest. Must have an insurable interest and not reside on premises. Eligible interest types include: Contract Seller, Co-titleholder and Titleholder. For definition of interest types, see <i>Definitions</i> section. <b>NOTE:</b> Required on all secondary occupied homes deeded in a name other than individual to extend coverage to the individuals listed on the Insured Information page. Governmental entities are not eligible to be added as any additional interest type that provides Section I (Property) or Section II (Liability) coverages.	7236	7236
<b>Additional Insured-Premises Only</b> - Extends Section II Liability coverage to the party named on the endorsement. This extends Liability for only the premises named on the Declarations Page. Eligible interest type includes: Property Management Company and Condo Association. For definition of interest types, see <i>Definitions</i> section. <b>NOTE:</b> Governmental entities are not eligible to be added as any additional interest type that provides Section I (Property) or Section II (Liability) coverages.	7241	7241
<b>Additional Named Insured</b> - Extends coverage to other resident owners of the insured premises. Must have an insurable interest. When three or more, underwriting approval is required. Eligible interest type includes: Additional Named Insured. For definition of interest types, see <i>Definitions</i> section. <b>NOTE:</b> Governmental entities are not eligible to be added as any additional interest type that provides Section I (Property) or Section II (Liability) coverages.		5274
<b>Affinity Discount</b> - Verifies that the Affinity discount has been applied.	5086	5086
<b>Animal Liability Exclusion</b> - Eliminates all Liability coverage arising out of the ownership, custody, control or possession of any animal either on or away from your premises. Exclusion must be added when breed is Akita, American Staffordshire Terrier, Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, wolf hybrid or any dog that is a mix that includes one or more of the breeds listed above. If unusual or exotic or had previous bite history, underwriting approval is required. <b>Form 746371, Acceptance of Animal Liability Exclusion, must be completed and signed prior to binding.</b>	7175	7199
<b>Business Property</b> - Increases the special amount we pay for a loss to Personal Property primarily used or intended for business purposes while on your premises.		7202
<b>Business Use Section II</b> - Offers Premises Liability and Medical Payments for the business listed on the endorsement. Examples of eligible businesses include real estate, legal or accounting offices, dance, musical or other similar types of lessons and direct selling business such as Avon, Creative Memories and Pampered Chef. Seasonal condominiums are ineligible.		7201
<b>Certificate Holder</b> - The party listed on the endorsement will receive copies of termination notices. No Section I Physical Damage or Section II Liability coverage is extended. Eligible interest types include: Premium Finance Company, Property Management Company, Condo Association and Third Party Designee. For Third Party Designee, form 741675 needs to be signed by the insured and submitted to the company or retained in the agent's files. For definition of interest types, see <i>Definitions</i> section.	7235	7235
<b>Loss Assessment Increased Coverage</b> - \$250 deductible. For DF6, Premises Liability must be included.	7190	7190
<b>Loss Payee</b> - Offers for the interest of a loss payee on covered Personal Property. Eligible interest type includes: Loss Payee. For definition of interest types, see <i>Definitions</i> section. <b>NOTE:</b> Governmental entities are not eligible to be added as any additional interest type that provides coverage for Section I (Property) or Section II (Liability) coverages.	11006	11006
<b>Personal Property Comprehensive Coverage</b> - Changes the Section I - Insured Perils for Coverage C - Personal Property from Named Perils to Comprehensive coverage for direct, sudden and accidental physical loss subject to policy exclusions. Must be a primary home.		7179
<b>Platinum Coverage - Available only with Platinum Package</b> This adds the following: Physical Appearance and Matching for Coverage A up to \$1500; Newly Acquired Properties coverage; 90 day vacancy allowance for loss by vandalism, burglary, malicious mischief and theft; and Water Damage to Neighboring Premises for up to \$2,500. N/A Vacant	7172	
<b>Premises Liability</b> - Offers Premises Liability and Medical Payment coverage for the owner of a condo. Landlord Personal Injury is included and offers coverage if a claim is made or a suit brought for damages by the tenant or resident of the insured condo because of an offense named in the policy.	11009 if purchased	
<b>Replacement Cost Personal Property</b> - Must have Personal Property coverage of \$15,000 or more. N/A Vacant	7256	7178
<b>Scheduled Personal Property</b> - Must be a primary home. See Scheduled Personal Property section.		7194
<b>Unrelated Named Insured</b> - Extends policy coverage to an individual without an insurable interest while a full-time resident of an owner-occupied dwelling. Must be a primary home.		4047
<b>Water Backup of Sewers or Drains</b> - Offers up to \$5,000 for direct loss to insured property caused by water or sewage which backs up through sewers and drains or overflows from a sump. If applicant has had two or more backup of sewers or drains, flood, water plumbing, water weather, water appliance or accidental discharge/leak losses, underwriting approval will be required.	7180	7180
<b>Workers' Compensation - Occasional</b> - May not employ more than one full-time residence employee. Not available when Worker's Compensation Inservant/Outservant is purchased. Mandatory if Inservant/Outservant is not selected.		7419
<b>Workers' Compensation - Inservant/Outservant</b> - May not employ more than one full-time residence employee. Not available when Worker's Compensation Occasional is purchased. Mandatory if Occasional is not selected.		7420

These are brief descriptions. See the policy form for exact coverages, limits and exclusions.

# SCHEDULED PERSONAL PROPERTY

## Available for Primary Owner-Occupied Condominium and Tenant Programs only

We insure individual items of Personal Property for the following categories: Jewelry, Cameras, Coins, Fine Arts (including Silverware), Firearms, Furs, Golf Equipment, Musical Instruments, Stamps

**Producer Binding Authority:**  
 Total aggregate schedule limit: 60% of Personal Property coverage or \$100,000, whichever is less  
 Per item or pair/set:  
 - \$2,500 for cameras, coins, fine arts, firearms, golf equipment, musical instruments, stamps  
 - \$5,000 for jewelry, furs

**Minimum Limits per item or pair/set:**  
 - \$100.00 for coins, fine arts, golf equipment, stamps  
 - \$250.00 for jewelry, cameras, firearms, furs, musical instruments

**Maximum Limits per item or pair/set:**  
 - \$10,000 for coins, firearms, golf equipment, stamps  
 - \$15,000 for cameras, furs  
 - \$25,000 for fine arts, musical instruments  
 - \$30,000 for jewelry

Unacceptable criteria - Applies to all categories of property.

1. Property that is used in a business or profession, including property exhibited, displayed or offered for sale.
2. Property in need of repair, unless the appraisal reflects the value of the item.
3. Applicants with two or more paid theft or mysterious disappearance losses within the past five years.

Underwriting Approval is required and coverage cannot be bound when -

1. Limits exceed the producer binding authority.
2. Aggregate amounts of scheduled personal property that exceed the personal property coverage amount.

Detailed descriptions of each item, including its value, are required.

A current appraisal less than five years old is required for any individual item(s) valued at \$2,500 or more. For jewelry, cameras, fine arts, furs, musical instruments, if the item(s) are valued at \$10,000 or more, the current appraisal must be less than three years old. If the item was purchased within the past three years, a copy of the original bill of sale, which specifically describes the item(s) is acceptable, and preferable, to an appraisal. **A copy of a valuable Personal Property schedule from a previous policy with another carrier is not acceptable evidence of value.**

### 1. JEWELRY

The emphasis should be on where the jewelry is kept when it isn't being worn and how often it is used or worn. Appraisals of diamond and other gemstone pieces will include the "4 C's":

**CUT** - Example: brilliant, marquise, emerald, etc.

**COLOR** - Coloration of the diamond/gemstone.

**CLARITY** - Indicates the presence or absence of flaws or blemishes.

**CARAT** - Measure of diamond/gemstone size by "points" (100 points equals 1 carat).

Example - Ladies Engagement Ring, 14K w.g. mtg.; 1.25 dwt; set with one 1.25ct brilliant cut diamond; color "I"; clarity VS-1;

#### Eligible Risks

Rings, watches, pendants, pins, chains, bracelets, broaches and all other forms of personal jewelry; pens, pencils, flasks, trophies, cigarette cases and other items in the nature of jewelry.

#### Ineligible Risks

Jewel-studded clothing, eyeglass frames, unset gemstones, items of obvious poor quality, and items needing repair. Also, silverware, plateware and/or pewterware.

### 2. CAMERAS

Coverage is intended for non-professionally-used cameras and related equipment.

#### Eligible Risks

Cameras, projection machines and related articles of equipment; sound equipment pertaining to recording, projection, reproduction and operation of motion pictures, and property such as binoculars, telescopes and microscopes used in conjunction with photographic equipment. Portable video cameras and related components can also be covered.

Descriptions of items must include make, model, and serial number as well as other information which provides ease of identification.

Example 1 - Nikon F1 camera body, black, #23334K5619

Example 2 - Tamaron 80-220mm zoom lens, F3.5, #T677H563.

#### Ineligible Risks

Equipment belonging to freelance photographers and newspaper photographers; television cameras and such related equipment; aerial or radar cameras; video cassette recorders; and personal computers or related equipment.

### 3. COINS and STAMPS

A list of the property should be kept at a separate location. Records kept on premises should be housed in a fireproof safe.

Specific description and scheduling requirements:

- Individual stamps, pairs, series, blocks, or sheets valued at \$100 or more.
- Individual coins or paper money valued over \$100.
- Other-principal stamps or coins, valued at less than \$100, should be described.
- Individual albums should be described and insured for an amount of insurance which excludes specifically insured items contained in the album.

#### Security:

Collections valued in excess of \$5,000, and kept at the insured's dwelling, should be kept in a burglar resistant cabinet or safe. To be burglar resistant, the receptacle must be constructed of steel and have a door thickness of 1", a wall or body thickness of 1/2", and have a combination lock. Collections exceeding \$5,000 may require details regarding security of items.

#### Eligible Risks

- Postage stamps including due, envelope, official revenue, match and medicine stamps; covers, locals, and reprints, essays, proofs, and other philatelic property owned by or in the custody and control of the insured, including the pages, books, and/or mountings.
- Rare and current coins, medals, paper money, bank notes, tokens of money and other numismatic property owned by or in the custody and control of the insured, including coin albums, containers, frames, cards and display cabinets in use with such a collection.
- Commemorative medals, medallions and similar castings.

#### Ineligible Risks

Gold or silver bullion; gold or silver in the form of bars, ingots, plates or other quantitative forms.

### 4. FINE ARTS

Appraisers should be knowledgeable and have expertise with the items they are appraising. Most frequently, appraisers will be art dealers, museum or art gallery directors, antique dealers or university art department faculty members. Credentials may be requested.

A complete description of the article is needed. For example, a satisfactory description of a painting should include the media used (oils, water colors, etc.), its dimensions, the scene portrayed or title of the painting, the artist's name, the year painted and whether or not it is framed.

Appraisals of antiques should include the date or period in which it was made along with an adequate description of the article.

## **SCHEDULED PERSONAL PROPERTY** (continued)

### **Eligible Risks**

- Paintings, etchings, tapestries, statuary, vases, antique silver and furniture, rare glass and chimaera, rare books, manuscripts, rugs and other items that are enhanced in value by virtue of rarity, historical origin, or artistry.
- Antique firearms (manufactured prior to December 31, 1898) and other miscellaneous weapons which are collected in conjunction with firearms; i.e. swords, knives, bayonets and other such articles. Coverage may also be provided for conventional firearms, manufactured after 1898, which will not be fired but only displayed. These are most commonly known as "special presentation" or "commemorative" models, replicas or souvenir weapons.
- A number of items are eligible for coverage which are not bona fide fine art items. Generally known as collectibles, these articles include memorabilia, dolls, plates, figurines, toy trains, and such things as old household items (primitives); and Avon or Jim Beam bottles.

### **Ineligible Risks**

Normal household contents, such as furniture or open stock crystal and china ware; items subject to frequent off-premises exposure (exhibition, swap meets, etc.); "quantities" of items, such as "1,000 baseball cards" or "50 Batman comic books." In the absence of blanket rates, such items must be individually and separately described and insured.

### **5. SILVERWARE**

Silverware, plated ware and pewterware are to be classified and rated as Fine Arts.

Detailed descriptions are needed. Service sets should be identified by maker, pattern and number of individual items which comprise the set. Descriptions of larger pieces, such as serving bowls and platters, should include the size of the item.

### **Eligible Risks**

Service sets, utensils and serving pieces including trays, dishes, platters, compotes, bowls and candlesticks.

### **Ineligible Risks**

Items such as pens, pencils, flasks, smoking equipment, cigarette cases, trophies, and the like. These may be classified and insured as jewelry.

### **6. FIREARMS**

Specific description and scheduling requirements:

- Handguns - description must include make, model, caliber, barrel length, serial number and finish; i.e. blued, stainless steel, chrome, nickel, etc.
- Rifles/Shotguns - description must include make, model, caliber, barrel length (if appropriate), serial number and any other unique identifiers.  
Example - Ruger Red Label O/U shotgun, 12 ga., 28" bbls., #412-00121, blued w/stainless trim
- Accessories - Items such as scopes and expensive gun cases must be separately described and insured. Lesser items, such as slings and cloth or vinyl cases, may be included with the value of the gun.  
Example - Tasco Mdl. AG39X50 3X-9X Scope, #A56T7344  
Example - Ruger Mdl. RSGC Deluxe aluminum Gun Case

### **Security:**

Particular care is needed when individual items are valued at over \$500 or when total collection values exceed \$5,000:

- Exterior doors should be equipped with deadbolt locks (where local code permits).
- Off-premises exposures, such as competitive meets and hunts, should be evaluated as to how frequently they will occur, and the value of the particular guns involved.

Collections exceeding \$10,000 may require details regarding security of items.

### **Eligible Risks**

Rimfire and centerfire pistols, rifles and shotguns; blackpowder arms, and airguns; rifle and pistol scopes; spotting scopes; interchangeable barrels and chokes; cases and holsters; electronic sights.

### **Ineligible Risks**

Ammunition; reloading presses and other reloading supplies such as brass cases, powder, lead and primers; specialized clothing, glasses, binoculars; cleaning kits and supplies; muzzleloading paraphernalia.

### **7. FURS**

Descriptions of garments should include type of fur, country of origin, style of the garment, the number of skins (if known), and any special distinguishing characteristics. Furs depreciate. The rate of depreciation varies depending on the type of fur (mink, fox, etc.), the condition and current fashion trends.

### **Eligible Risks**

Furs, garments trimmed with fur, garments consisting principally of fur; and rugs or wall hangings made from fur, such as bear pelts or "bearskin" rugs.

### **Ineligible Risks**

Mounted animals or animal trophy heads, furlined boots or other such footwear.

### **8. GOLF EQUIPMENT**

Coverage should not be written for individuals who travel worldwide, taking their equipment with them.

### **Eligible Risks**

Golf clubs, golf clothing and golf equipment. Coverage also extends to other clothing of the insured while contained in a locker situated in a club house or other buildings used in connection with the game of golf.

### **Ineligible Risks**

Items such as tees, gloves and golf umbrellas.

### **9. MUSICAL INSTRUMENTS**

Emphasis is on who uses the instrument and how it is used.

### **Eligible Risks**

All forms of wind, stringed or percussion instruments used non-professionally; including electric or electronic instruments such as keyboards, non-portable pianos and organs, portable pianos, synthesizers, and related accessories.

Instruments belonging to a music teacher, whose primary income is derived from teaching, may be acceptable as long as the teacher does not use the instruments - and receive payment - for playing, in addition to teaching.

### **Ineligible Risks**

- Instruments used by a professional musician, including school-age children of the insured who may, as part of a group occasionally play for remuneration; such as at a school dance, concert, or similar function.
- Computers, radios, phonographs and stereos, stereo components and similar items. Specific amplifiers and speakers, such as those typically made for and sold with guitars and electric basses, will not be considered stereo components and may be scheduled.
- Microphones, microphone stands and accessories; lighting equipment; mixing boards, P/A systems, and other related items typically used for recording.

## DEFINITIONS

### Construction types

**Frame** — Exterior walls of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports, aluminum or plastic (vinyl) siding over frame.

**Masonry Veneer** — Exterior walls constructed of 90% combustible construction veneered with brick or stone. If less than 90%, select Frame Construction.

**Brick/Masonry** — Exterior walls constructed of 90% masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials. Floors and roof of wood or other combustible construction. If less than 90%, select Frame Construction.

**Fire Resistant** — Exterior walls, floors and roof constructed of 90% masonry or other fire resistant materials. If less than 90%, select Frame Construction.

**Hardi-Plank** — cement fiber siding — Is a fire resistive material that looks like lap siding or shingled siding. Also eligible for the masonry discount if siding covers 90% of exterior walls. If less than 90%, select Frame Construction.

### Use types

**Owner-Occupied Primary** — Dwellings occupied by the owner which are used exclusively for residential purposes and occupied on a continuous basis for at least five consecutive months each year.

**Owner-Occupied Secondary/Seasonal** — Dwellings occupied by the owner which are used exclusively for residential purposes and are occupied on an irregular and non-continuous basis or on a continuous basis, but less than five consecutive months.

**Rental** — Dwelling which is rented for residential purposes and has a lease agreement for 12 months or more.

**Tenant/Renters** — Someone who rents an apartment, house or condominium from the person who owns it.

**Vacation and Short-Term Rental** — Dwelling which is rented for residential purposes and has a lease agreement for less than 12 months (daily, weekly or monthly). Dwelling may be used by the owner for their own vacation purposes.

**Vacant/Unoccupied** — A *Vacant* or *Unoccupied* dwelling that is intended for use exclusively for residential purposes.

*Vacant* — when absent of most of the furniture and other items needed for human occupancy as a dwelling.

*Unoccupied* — when there are no human inhabitants but the dwelling contains enough furnishings or other personal property to show an intent to return and occupy the dwelling. Must rate as vacant.

### Animals

**Exotic Animals** — Any wild animal not customarily confined or cultivated by humans for domestic or commercial purposes or any animal resulting from the breed of a domestic animal and wild animal. Examples of exotic animals include but are not limited to: alligator, boa constrictor, venomous snake, lion, tiger and bear.

### Miscellaneous

**Dwelling** — A self-contained residential structure designed for use as a living space (must be at least 51% of the structure) that has all the normal domestic facilities of a home including bedrooms, living area, kitchen and bathrooms.

**Dwelling Under Construction** — A dwelling which is being built for the first time, except when fully enclosed. The Dwelling limit must incorporate the completed value of the construction.

**Dwelling Under Major Renovation** — Dwellings with a new addition, additional story, gutting and rebuilding interior or a complete update of the heating, electrical or plumbing systems. The Dwelling limit must incorporate the completed value of the renovation.

**Dwellings Under Minor/Cosmetic Renovation** — Dwellings with renovations such as minor repairs, exterior painting, re-siding, re-roofing, room addition when enclosing an existing porch, or interior appearance improvements such as new carpeting, wallpaper or painting. The Dwelling limit must incorporate the completed value of the renovation.

**Row House/Townhouse** — Dwelling comprised of more than two residences joined by at least one common wall.

**Total Square Footage** — Calculate the total living area, include the area for all floors plus the area for built-in garages (a built-in garage is a garage with living space above it). Basements should not be included in this calculation, including a basement garage.

**Current Market Value** — The price a buyer would be willing to pay for the Dwelling, minus the value of the land. To the public, current Market Value generally includes non-insured elements of the property such as land and foundation, which reflects surrounding real estate market conditions. The current Market Value for insurance coverage purposes, and consequently for any claim settlement, does not include the non-insured elements. The rating base should reflect only the current Market Value for insurance coverage purposes.

**Tenant Screenings** —

- Credit Check - Order and review the tenant's credit history report.
- Criminal Background Check - Order a report of the tenant's criminal record including prior convictions.
- Eviction Search - Order a report of the tenant's prior evictions.
- Skip Search - Order a report of the tenant's prior unfulfilled lease agreements.
- HO-4 Tenant Policy on file - Landlord maintains a copy of the tenant's HO-4 policy.

**Property Management Company** — An entity (LLC, Partnership, Sole Proprietorship, Corporation or other legal form of company), other than the insuring entity, that provides the landlord with services to manage the property. Services may include - collect rent, other accounting functions, handle complaints, interior and/or exterior repairs, lawn maintenance, tenant screening and evictions.

### Dwelling Information —

#### Year Roof Updated Field

Provide an updated year in this field only when the entire roof covering has been replaced.

## DEFINITIONS (continued)

### Interest types —

**NOTE:** Governmental entities are not eligible to be added as any additional interest type that provides Section I (Property) or Section II (Liability) coverages. This includes but is not limited to cities, states, townships or government agencies, etc.

**Additional Named Insured** — Must live in residence and have an insurable interest in the home.

**Contract Seller** — Person selling home to our insured. Does not occupy the home and has lienholder interest.

**Co-titleholder** — Individual whose name is on the title along with the original titleholder(s). An individual who co-signed for the home and the occupant (our insured) is responsible for the mortgage payments.

**Life Estate/Future Interest** — The person who takes ownership of the property upon the passing of the life tenant. This interest type is a future interest only, and will not be named on a claims check in the event of a loss.

**Loss Payee** — Leasing company which leases/rents Personal Property to the insured.

**Property Management Company** — An entity (LLC, Partnership, Sole Proprietorship, Corporation or other legal form of company), other than the insuring entity, that provides the landlord with services to manage the property. Services may include - collect rent, other accounting functions, handle complaints, interior and/or exterior repairs, lawn maintenance, tenant screening and evictions.

**Titleholder** — Holds the title. The occupant of the home does not have a legal interest.

**Premium Finance Company** — The company responsible for paying premium on the policy. Only provided notice if a policy were to cancel or non-renew.

**Third Party Designee** — A person designated in writing by the insured to receive notices of cancellation and nonrenewal on the insured's behalf.

### Insured types —

#### Family Trust

A family trust is set up to hold a family's asset or to conduct a family business. For owner-occupied risks, the grantor and the trustee can be, but do not have to be the same person. However, the person residing in the home must be the grantor and/or the trustee.

*Entity that appears on the title or deed - "The Smith Family Trust"*  
*First Individual with Control/Additional Named Insured - Name of the Trustee/Grantor, i.e. "John Smith"*

#### Living Trust

A living trust is set up when an individual owns property during their life and transfers the property at their death. For owner-occupied risks, the grantor and the trustee can be, but do not have to be the same person. However, the person residing in the home must be the grantor and/or the trustee.

*Entity that appears on the title or deed - "John Smith Living Trust"*  
*First Individual with Control/Additional Named Insured - Name of the Trustee/Grantor, i.e. "John Smith"*

#### Land Trust

An agreement whereby one party (the trustee) agrees to hold ownership of a piece of property for the benefit of another party (the beneficiary).

**Property titled in the name of a Land Trust is unacceptable.**

#### Life Estate

A life estate is when an individual (Life Tenant) has been given the right to use and occupy the property for their lifetime. For owner-occupied risks, the Life Tenant must reside in the dwelling.

*Entity that appears on the title or deed - "John Smith Life Estate"*  
*First Individual with Control/Additional Named Insured - Name of the Life Tenant, i.e. "John Smith"*

**NOTE:** The person who takes ownership of the property upon the passing of the Life Tenant should be listed as additional interest type Life Estate.

#### In Estate

This is used when the property is now part of an estate, which is when the owner is deceased and the property is in probate. These risks are not eligible for an owner-occupied policy.

*Entity that appears on the title or deed - "Estate of John Smith"*  
*First Individual with Control/Additional Named Insured - Name of the executor or power of attorney for the estate.*

#### Business Name

This can include Sole Proprietorship, Limited partnership, Corporations, Partnerships, LLC (Limited Liability Company). For owner-occupied risks, the only eligible business is an LLC and only if there is not business associated with the name. All other types of properties titled or deeded in the name of a business are unacceptable.

Non-owner occupied risks are eligible to be written in the name of a business as long as no business is being conducted from the premises.

*Entity that appears on the title or deed - "Smith Ranch, LLC"*  
*First Individual with Control/Additional Named Insured - "John Smith"*

### — NOTE —

#### Buy For

A "Buy For" is an accommodation made for an occupancy situation in which the adult child lives in the dwelling that was purchased and owned by the parent or vice versa. The adult child is listed as the named insured and the parent as an additional interest - Contract Seller. The situation could also be reversed to allow for a parent living in the dwelling that was purchased and owned by the adult child. If the dwelling is owner-occupied and the individual is not on the deed but a land contract or "Buy For" agreement is involved, then the policy may be written as primary with the contract buyer listed as the named insured.

#### Individual with unique estate planning

Sometimes a dwelling is deeded in the name of an individual, but additional text is needed to meet the unique needs for estate planning and does not change the ownership of the property. An example is a Joint Tenant when the property is titled/deeded with husband and wife as joint tenants.

*Entity that appears on the title or deed - "John and Mary Smith HW/JT" (husband/wife-joint tenants)*  
*First Individual with Control/Additional Named Insured - "John Smith"*  
*Second Individual with Control/Additional Named Insured - "Mary Smith"*