



Foremost® Manufactured Home Common Optional Endorsements



The Foremost Manufactured Home policy features Comprehensive coverage on the Home, Personal Property and Other Structures for accidental causes of damage and loss. Since not every customer is the same, some may want to add optional endorsements as a way of expanding coverage. This chart details some of the most common optional endorsements, with the corresponding form numbers. For a complete endorsement list, see your Program Guide.

OPTIONAL ENDORSEMENTS	Primary	Secondary	Tenant	Rental
Additional Insured for Premises Liability – Extends coverage to the person or organization named on the endorsement. Must have an insurable interest. Eligible interest types include the Property Management Company and Park Owner.	5246	5246	5246	
Animal Liability Exclusion – Eliminates all liability arising out of the ownership, custody, control or possession of any animal either on or away from the premises. Unusual, exotic and pets with previous bite or attack history require underwriting approval. Form 739875, Acceptance of Animal Liability Exclusion, must be completed and signed prior to binding.	4057	4057	4057	
Coverage C – Personal Property – Increase in Special Amount of Insurance for Tools – Increases the special amount paid for theft of tools from \$2,000 to a maximum \$10,000 (N/A to Secondary and Tenant policies).	4041			
Coverage C - Personal Property increase in Special Amount of Insurance for Vehicles or Conveyances - Increases the special Amount of Insurance for Vehicles or Conveyances from \$5,000 to \$10,000.	4758	4758		
Earthquake Coverage – Each loss is subject to 10% (\$1,000 minimum) deductible. The deductible is applied separately to the Amount of Insurance for each coverage.	4048	4048	4040	4491
Extended Replacement Cost Payment Method – Provides up to an additional 20% of the Amount of Insurance if the home is replaced on the same premises. Also, changes the settlement method on Other Structures to Replacement Cost.	4030	4030		4889
Identity Fraud Expense and Management – Provides coverage for Identity Fraud with an expense coverage limit of \$28,500. Includes the unlimited services of a professional personal fraud specialist to help resolve identity safety concerns. Available on policies issued in individual names only.	4285	4285	4285	

OPTIONAL ENDORSEMENTS	Primary	Secondary	Tenant	Rental
Identity Fraud Expense and Management Including Credit Monitoring – Coverage and expense limit as described for Endorsement 4285, plus continuous monitoring of credit files, including credit alerts. (Policyholder must register to begin credit monitoring.) Available on policies issued in individual names only.	4286	4286	4286	
Replacement Cost on Personal Property – Changes the settlement method to the lowest of Repair Cost, Replacement Cost or the Amount of Insurance shown on the Declarations Page, including Special Amount of Insurance for Certain Property. Exclusions apply.	4055	4055		
Replacement Cost Payment Method for Partial Loss – Provides Replacement Cost on partial losses. Designed for manufactured homes that do not meet the Extended Replacement Cost eligibility requirements.	4029	4029		
Specific Structure Exclusion – Allows for the exclusion of specific structures on the premises for property coverages. Form 739879 Acceptance of Specific Structure Exclusion must be completed and signed prior to binding.	4056	4056		
Water Backup of Sewers or Drains – Provides up to \$5,000 for direct loss to insured property caused by water or sewage back up through sewers and drains, or overflows from a sump. Underwriting approval may be required when applicant has had prior water damage loss(es).	4401	4401		

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This brief summary is not a policy document. Please read the actual policy documents for your state for important details on coverages, exclusions, limits, conditions and terms. If there is any conflict between this summary and the policy documents, the policy documents will control. Not all products and endorsements are available in every state. "Foremost" and the "F" logo are registered trademarks of FCOA, LLC, 5600 Beech Tree Lane, Caledonia, MI 49316. 9012762 9/16