



Homeowners Guide

Your customers trust you to help protect what matters most to them. FMT understands! You can trust us to work with you to help design quality coverage at an affordable rate.

FMT's Homeowners Select program offers updated policy forms designed for the quality owner-occupied home. The Farmowners Select program provides the same advantages of Homeowners Select coupled with the added farm building and machinery coverages. A condominium owners policy and renter's policy for contents are also available.

Quoting is even easier with our new by-peril rating system which looks at perils separately and accurately down to the zip code level to help get the "right rate for each risk." HazardHub Data automatically pre-fills basic dwelling rating information like Construction Type, Year of Construction, Roof Type, and Fire Protection Class.



SHARED PURPOSE. MUTUAL VALUES.™

Coverage for Home and Farm Dwellings

	HO 0001 Basic	HO 0002 Broad	HO 0003 Special
Coverage A – Dwelling	\$50,000 - \$300,000	\$50,000 - \$525,000***	\$100,000 - \$525,000***
Coverage B – Related Private Structures	10% of Coverage A	10% of Coverage A	10% of Coverage A
Coverage C - Contents	50% of Coverage A	50% of Coverage A	50% of Coverage A
Coverage D – Additional Living Cost	30% of Coverage A	30% of Coverage A	30% of Coverage A
Coverage L – Liability⁽¹⁾	\$25,000 – \$500,000	\$25,000 – \$500,000	\$25,000 – \$500,000
Coverage M – Medical	\$500 - \$3,000	\$500 - \$3,000	\$500 - \$3,000
Wind Or Hail Deductible	\$1,000 - \$25,000	\$1,000 - \$25,000	\$1,000 - \$25,000
All Other Perils Deductible	\$500 - \$25,000	\$500 - \$25,000	\$500 - \$25,000
Dwelling Loss Settlement	Actual Cash Value	Replacement Cost ⁽²⁾ Actual Cash Value	Replacement Cost ⁽²⁾
Content Loss Settlement	Replacement Cost ⁽³⁾ Actual Cash Value	Replacement Cost Actual Cash Value	Replacement Cost Actual Cash Value

Coverage for Renters and Condos

	HO 0004 Contents	HO 0006 Condo
Coverage A – Dwelling	NA	10% of Coverage C (Option to increase)
Coverage B – Related Private Structures	NA	NA
Coverage C - Contents	\$10,000 - \$100,000	\$25,000 - \$150,000
Coverage D – Additional Living Cost	40% of Coverage C	40% of Coverage C
Coverage L – Liability⁽¹⁾	\$25,000 – \$300,000	\$25,000 – \$500,000
Coverage M – Medical	\$500 & \$1,000	\$500 - \$3,000
Wind Or Hail Deductible	NA	NA
All Other Perils Deductible	\$500 - \$25,000	\$500 - \$25,000
Dwelling Loss Settlement	NA	Replacement Cost ⁽²⁾
Content Loss Settlement	Replacement Cost Actual Cash Value	Replacement Cost Actual Cash Value

(2) FMT pays replacement cost up to policy limits.

(3) Available with prior underwriting approval.

*** \$1,000,000 TIV and \$300,000 Max in PC9 and PC10

Optional Property Coverage Highlights

Home Systems Protection⁽¹⁾	Limit – \$50,000 (equipment less than 15 years old); \$1,500 (equipment 15 years or older); \$500 deductible
Identity Recovery⁽¹⁾	Limit - \$25,000 annual aggregate per insured; No deductible
Water Back Up and Sump Discharge	\$5,000 - \$25,000 with \$500 deductible
Earthquake	5%, 10%, 15%, 20% and 25% deductibles
Ordinance Or Law Increase	25%, 50%, 75% or 100% of Coverage A
Higher Limits	Money, Securities, Electronic Devices, Jewelry, Watches, Furs, Precious Metals, Guns, Fire Department Service Charge, Refrigerated Property

(1) Coverage automatically included. Applicant has the option to decline coverage.

Risk Selection Summary

	HO 0001 Basic	HO 0002 Broad	HO 0003 Special	HO 0004 Content	HO 0006 Condo
Applicant	Financially stable as evidenced by good financial responsibility report.	Financially stable as evidenced by good financial responsibility report.	Financially stable as evidenced by good financial responsibility report.	Financially stable as evidenced by good financial responsibility report.	Financially stable as evidenced by good financial responsibility report.
Dwelling Condition	Good condition with no known hazards.	Above average condition with no known hazards.	Excellent condition with no known hazards.	Above average condition with no known hazards. Mobile homes on permanent foundations, not located in a mobile home park.	Above average condition with no known hazards. A copy of the Condo Association Master Policy must be provided to underwriting.
Dwelling Age	All. Older than 60 years with prior approval by underwriting.	Less than 60 years old or thorough verification of extensive remodel within the last 10 years. Older than 60 years old may be acceptable when form amended to ACV.	Less than 40 years old; or extensive remodel with thorough verification within the last 10 years.	All	Less than 60 years old or thorough verification of extensive remodel within the last 10 years.
Dwelling Primary Heat	Central heating and air conditioning with ducted vents in all living areas; baseboard electric, ceil heat or gas floor furnace, natural gas or propane stove or electric floor or wall heaters.	Central heating and air conditioning with ducted vents in all living areas; baseboard electric, ceil heat or gas floor furnace, natural gas or propane stove.	Central heating and air conditioning with ducted vents in all living areas.	Central heating and air conditioning with ducted vents in all living areas; baseboard electric, ceil heat or gas floor furnace, natural gas or propane stove or electric wall heaters.	Central heating and air conditioning with ducted vents in all living areas; baseboard electric, ceil heat or gas floor furnace, natural gas or propane stove.
Dwelling Electrical	100-amp grounded service with breaker or fuse box.	200-amp grounded service with breaker.	200-amp grounded service with breaker.	200-amp grounded service with breaker.	200-amp grounded service with breaker.
Dwelling Roof	Asphalt shingles less than 15 years old and in good condition. Metal roof in good condition. No roll or built up roofing.	Asphalt shingles less than 15 years old and in good condition. Metal roof in good condition. No roll, flat or built up roofing.	Asphalt shingles less than 15 years old and in good condition. Metal roof in good condition. No roll, flat or built up roofing.	Asphalt shingles less than 15 years old and in good condition. Metal roof in good condition. No roll, flat or built up roofing.	Asphalt shingles less than 15 years old and in good condition. Metal roof in good condition. No roll, flat or built up roofing.
Fire Protection Class	All fire protection classes are acceptable (Class 9 & 10 if visible from street and within sight of at least one occupied dwelling).	All fire protection classes are acceptable (Class 9 & 10 if visible from street and within sight of at least one occupied dwelling).	All fire protection classes are acceptable (Class 9 & 10 if visible from street and within sight of at least one occupied dwelling).	All fire protection classes are acceptable (Class 9 & 10 if visible from street and within sight of at least one occupied dwelling).	All fire protection classes are acceptable (Class 9 & 10 if visible from street and within sight of at least one occupied dwelling).

The above parameters provide a summary of the most important guidelines in determining a risk's eligibility. Prior to submitting new business, please verify that the applicant's insurance score and loss history eligibility are reviewed. Current photographs of the front, back and sides of the dwelling are required along with a roof close-up, each detached structure, and any potential hazards, including trampolines, swimming pools, dogs, etc.

Perils Insured Against -- Coverages A, B, C, and D

	HO 0001 Basic	HO 0002 Broad	HO 0003 Special	HO 0004 Contents	HO 0006 Condo
Perils (Subject to exclusions)	<ul style="list-style-type: none"> • Fire or Lightning • Windstorm or Hail • Explosion • Riot or Civil Commotion • Aircraft • Vehicles • Smoke • Sinkhole Collapse • Volcanic Eruption • Vandalism or Malicious Mischief • Theft 	<ul style="list-style-type: none"> • Fire or Lightning • Windstorm or Hail • Explosion • Riot or Civil Commotion • Aircraft • Vehicles • Smoke • Sinkhole Collapse • Volcanic Eruption • Vandalism or Malicious Mischief • Theft • Falling Objects • Weight of Ice, Snow, or Sleet • Sudden and Accidental Tearing Apart, Burning, or Bulging • Accidental Discharge of Water or Steam • Freezing • Sudden and Accidental Damage from Artificially Generated Electrical Currents 	All risks of direct physical loss, with certain exclusions	<ul style="list-style-type: none"> • Fire or Lightning • Windstorm or Hail • Explosion • Riot or Civil Commotion • Aircraft • Vehicles • Smoke • Sinkhole Collapse • Volcanic Eruption • Vandalism or Malicious Mischief • Theft • Falling Objects • Weight of Ice, Snow, or Sleet • Sudden and Accidental Tearing Apart, Burning, or Bulging • Accidental Discharge of Water or Steam • Freezing • Sudden and Accidental Damage from Artificially Generated Electrical Currents 	<ul style="list-style-type: none"> • Fire or Lightning • Windstorm or Hail • Explosion • Riot or Civil Commotion • Aircraft • Vehicles • Smoke • Sinkhole Collapse • Volcanic Eruption • Vandalism or Malicious Mischief • Theft • Falling Objects • Weight of Ice, Snow, or Sleet • Sudden and Accidental Tearing Apart, Burning, or Bulging • Accidental Discharge of Water or Steam • Freezing • Sudden and Accidental Damage from Artificially Generated Electrical Currents

Available Discounts

New Home	Dwelling built within the last 20 years (Older dwellings maybe eligible for the New Roof or New Purchase Discount)
New Purchase	Purchase of a home coincides with application for homeowners insurance with FMT
New Roof	Roof replaced within the last 10 years
Roof Type	High performance shingles and decking
Fire Protective Devices	Local alarms (smoke and/or heat), fire extinguishers, fire alarm systems connected to a central station or fire department, and sprinkler systems
Theft Protective Devices	Local theft alarms and theft alarm systems connected to a central station or police department
Multi-Policy	Insured has either an active auto policy with the same agency as the homeowners policy, or another policy with FMT
Gated Community	Dwelling is located in a gated community that is protected by a manned security checkpoint or uses passkey or remote-control entry
Intra-Agency Transfer	Agency customer moves their homeowners policy from another carrier within the agency to FMT (Credit applies during the 1st year of the policy)
Loyalty	Based on the number of years the insured has had any active policy, without cancellation, with FMT and continues as long as that policy remains in force