



## Mobile Home Select 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 Mobile Home Select program offers updated policy forms designed for different types of mobile homes. From base models to luxury style mobile homes FMT has a policy. We even have a renter's policy available.

## Coverage for Mobile Homes

	<b>MHO 0008</b>	<b>MHO 0001</b>	<b>MHO 0002</b>	<b>MHO 0003</b>
Coverage A – Dwelling	\$10,000 - \$100,000	\$25,000 - \$100,000	\$25,000 - \$200,000	\$50,000 - \$300,000
Coverage B – Related Private Structure	10% of Coverage A	10% of Coverage A	10% of Coverage A	10% of Coverage A
Coverage C – Contents	50% of coverage A	50% of coverage A	\$10,000 - \$100,000	50% of Coverage A
Coverage D – Additional Living Cost	30% of coverage A	30% of coverage A	40% of coverage C	30% of Coverage A
Coverage L – Liability(1)	\$25,000 - \$500,000	\$25,000 - \$500,000	\$25,000 - \$500,000	\$25,000 - \$500,000
Coverage M – Medical	\$500 - \$3,000	\$500 - \$3,000	\$500 - \$3,000	\$5,00 - \$3,000
Wind or Hail Deductible	\$1,000 - \$25,000	\$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	\$500 - \$25,000
Dwelling Loss Settlement	Actual Cash Value	Actual Cash Value	Actual Cash Value	Replacement Cost(2)
Content Loss Settlement	Actual Cash Value	Actual Cash Value Replacement Cost(3)	Actual Cash Value Replacement Cost(3)	Actual Cash Value Replacement Cost(3)
<b>MHO 0004 - Renters</b>				
Coverage A – Dwelling	NA			
Coverage B – Related Private Structure	NA			
Coverage C – Contents	\$10,000 - \$100,000			
Coverage D – Additional Living Cost	40% of coverage A			
Coverage L – Liability(1)	\$25,000 - \$500,000			
Coverage M – Medical	\$500 - \$3,000			
Wind or Hail Deductible	\$1,000 - \$25,000			
All other Perils Deductible	\$500 - \$25,000			
Dwelling Loss Settlement	Actual Cash Value			
Content Loss Settlement	Actual Cash Value Replacement Cost(3)			

FMT Insurance / 1-800-824-9555 / [www.fmtinsurance.com](http://www.fmtinsurance.com)

This is a summary of coverage. For all coverage, terms, conditions and exclusions, refer to the actual insurance policy.

# Optional Property Coverage Highlights

Home Systems Protection(4)	Limit - \$50,000 (equipment less than 15 years old); \$1,500 (equipment 15 years or older); \$500 Deductible
Identity Recovery(4)	Limit - \$5,000 - \$25,0000 annual aggregate per insured; No deductible.
Water Back UP and Sump Discharge	\$5,0000 - \$25,0000 with \$500 Deductible
Earthquake	5%, 10%, 15%, and 20% Deductibles
Ordinance or Law Increase	25%, 50%, 75% or 100% of Coverage A
Higher Limits	Money, Securities, Electronic Devices, Jewelry, Watches, Furs, Precious Metas, Guns, Fire Department Service Charge, Refrigerated Property
Secured Party's Interest	Collision, Upset, Conversion, Embezzlement, or Secretion

## Risk Selection

	<b>MHO 0008</b>	<b>MHO 001</b>	<b>MHO 0002</b>	<b>MHO 0003</b>	<b>MHO 004</b>
Applicant	Financially stable as evidence by good financial responsibility report.	Financially stable as evidence by good financial responsibility report.	Financially stable as evidence by good financial responsibility report.	Financially stable as evidence by good financial responsibility report.	Financially stable as evidence by good financial responsibility report.
Dwelling Condition	Average condition with no known hazards	Average condition with no known hazards	Above average condition with no known hazards	Excellent cond. Meter on home. Permanent found.	Above average condition with no known hazards
Dwelling Age	All	All	Less than 40 years old.	Less than 15 years old.	All
Dwelling Primary Heat	Central heating/air conditioning with ducted vents in all living areas; baseboard, ceil heat or gas floor furnace, natural gas or propane, electrical floor or wall heaters, and wood stoves w/prior approval.	Central heating/air conditioning with ducted vents in all living areas; baseboard, ceil heat or gas floor furnace, natural gas or propane, electrical floor or wall heaters, and wood stoves w/prior approval.	Central heating/air conditioning with ducted vents in all living areas; baseboard, ceil heat or gas floor furnace, natural gas or propane.	Central heating/air conditioning with ducted vents in all living areas.	Central heating/air conditioning with ducted vents in all living areas; baseboard, ceil heat or gas floor furnace, natural gas or propane, electrical floor or wall heaters.
Dwelling Electrical	100 amp service with breaker or fuse.	100 amp service with breaker or fuse.	200 amp service with breaker.	200 amp service with breaker.	200 amp service with breaker.
Roof	Shingles or metal less than 20 yr. old and in good condition.	Shingles or metal less than 20 yr. old and in good condition.	Shingles or metal less than 20 yr. old and in good condition.	Shingles or metal less than 20 yr. old and in good condition.	Shingles or metal less than 20 yr. old and in good condition.

Protection Class

All fire PC classes. 9 & 10 if visible from street.

All fire PC classes. 9 & 10 if visible from street.

All fire PC classes. 9 & 10 if visible from street.

All fire PC classes. 9 & 10 if visible from house & street.

All fire PC classes. 9 & 10 if visible from street.

## Perils

### Insured Against

#### MHO 0008

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Sinkhole Collapse
- Volcanic Eruption
- Vandalism or
- Malicious Mischief
- Limited Theft(2)

#### MHO 0001

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Sinkhole Collapse
- Volcanic Eruption
- Vandalism or
- Malicious Mischief
- Theft

#### MHO 0002

- 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
- Accidental Tearing Apart, Burning, or bulging
- Accidental Discharge of Water or Stream
- Sudden and Accidental Damage from Artificially Generated Electrical Currents

#### MHO 0003

- All risk of direct physical loss, with certain exclusions

#### MHO 0004

- 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
- Accidental Tearing Apart, Burning, or bulging
- Accidental Discharge of Water or Stream
- Sudden and Accidental Damage from Artificially Generated Electrical Currents

### **Available Discounts**

- **New Home:** Dwelling built within last 20 years.
- **New Purchase:** Purchase coincides with application for insurance with FMT.
- **New Roof:** Roof replaced within last 10 years.
- **Foundation:** Block or Underpinned
- **Tie Down:** Over Top, Chassis, or Both
- **Fire Protective Devices**
- **Theft Protective Devices**
- **Multi-Policy:** Insured has either an active auto policy with same agency as the homeowners policy, or another FMT policy.
- **Loyalty:** Based on the number of years insured has had any active policy, without cancellation, with FMT and continues as long as that policy remains in force.

(1) FMT offers personal and Farm Umbrella Coverage

(2) FMT pays replacement cost up to policy limit

(3) Available with prior underwriting

(4) Coverage Automatically included. Applicant has the option to decline coverage