

Expanded TIV Capacity Homeowners Select Program

FMT is pleased to announce expanded Total Insured Value (TIV) capacity on our Homeowners Select program giving agents greater flexibility when placing higher value homes.

Homeowners Select Coverage Limits

Total Insured Value (TIV): Up to \$1,300,000

Coverage A (Dwelling): Maximum of \$684,000

This expanded TIV capacity allows our agencies to confidently write higher overall property values while maintaining disciplined dwelling limits. Just as importantly, it provides added flexibility as Coverage A increases over time due to the 4% Inflation Guard, helping policies keep pace with rising replacement costs without immediately exceeding program thresholds.

As always, FMT offers direct access to underwriters, quick decision-making, and a relationship-driven approach designed to support independent agents.

Protecting homes with common sense, consistency, and service you can trust.