



Manufactured Home

Coverage Comparison

Feature	Foremost® Manufactured Home (Form 4075 01/07 and 4030 01/07)	ISO Homeowners 3 (Special Form 10/00)
Total Loss payment method	Amount of Insurance - no hassle, no depreciation*	Replacement cost [†] subject to 80% co-insurance clause - up to amount of insurance
Replacement Cost Settlement for the home <i>Example: A \$40,000 home is destroyed by a tornado. It will cost \$48,000 to replace the home with a new home of like kind and quality on the same site.</i>	Up to an additional 20% of the Amount of Insurance if needed to replace the home, with Replacement Cost option <i>No problem - The Foremost policy provides up to \$48,000 to replace the home on the same site.</i>	Replacement cost [†] subject to 80% co-insurance clause - up to amount of insurance <i>Oh no - The policy only provides up to \$40,000 to replace the home.</i>
Replacement of awnings, carpeting, built-in appliances, outdoor antenna, outdoor equipment and structures that are not buildings, and gravemarkers	Included with replacement cost and partial replacement cost loss options	Actual cash value only
Additional Debris removal over the amount of insurance <i>Example: A \$20,000 home is destroyed by fire. The cost to remove the debris and pay the landfill is \$5,000.</i>	5% of the Coverage A limit or \$5,000 whichever is greater <i>No problem - The Foremost policy pays the entire cost.</i>	5% of the coverage limit that applies <i>The policy only provides \$1,000 for debris removal, leaving a \$4,000 shortfall.</i>
Earth Movement <i>Example: A home suddenly sinks to the bottom of an abandoned mine shaft or sinkhole.</i>	The policy provides coverage for earth movement other than earthquake and volcano. <i>It's covered! Because the damage wasn't caused by an earthquake or volcano, a Foremost policy provides coverage.</i>	Not covered <i>Bad news. The policy doesn't cover earth movement of any kind.</i>
Personal Property <i>Example: While boating someone drops their new digital recorder in the lake.</i>	Comprehensive <i>Relax -The Foremost policy provides comprehensive coverage. It pays for almost all direct, sudden and accidental losses to personal property.</i>	16 named perils <i>No coverage. The policy only covers 16 named perils.</i>
Golf Cart <i>Example: While parked on a hill, a golf cart brake malfunctions. The golf cart rolls down the hill, is damaged by a collision with a tree and injures a bystander in the process.</i>	Provides coverage for both physical damage and liability for golf carts not designed or modified to be licensed and/or registered for road use. <i>The Foremost policy will provide coverage for the damage to the golf cart and liability coverage for the injury the cart caused.</i>	Only covers liability, and only while golfing <i>The policy doesn't cover physical damage to a golf cart. And since the injury didn't occur while golfing, there's not any liability coverage, either.</i>
Food spoilage resulting from mechanical breakdown or loss of power	Covered with a \$50 Deductible	Not covered
Emergency Removal of Personal Property <i>Example: A wild fire is headed an Insureds way and they've been given four hours to evacuate. They rent a truck for \$250 and load up as much of their belongings as they can.</i>	Covered. Additional coverages include Emergency removal of personal effects when endangered by an insured peril. <i>No problem. The cost of truck rental is covered.</i>	Covered, but Insured has to pay a deductible and coverage expires after 30 days. <i>Bad news. Insured has to pay the whole cost of the truck rental out of their pocket.</i>

* Claim may be subject to deductible.

[†]Most companies limit replacement cost to the newest model years, and only offer an ACV settlement on most homes.

Not all products and coverages are available in all states. A few states require different forms that might affect this comparison. Check your program guide for the policy forms in your specific states.