

Discounts

Pay even less. In many states there are discounts for customers 50 years of age or older, or homes with central fire and burglar alarm systems. Customers with a Farmers policy and a Foremost policy can also save money with multi-policy discounts and have the added benefit of knowing that their Farmers agent is providing insurance solutions for all the things that are important to them. Higher deductibles can also lower premium and flexible payment plans help in budgeting.

Flexible Payment Options

Save stamps. Customers can save time and postage costs by paying their bill online. Customers can access both online bill viewing/paying and automatic billing. They can make one-time payments online with a credit card, or sign up for automatic electronic funds transfer (EFT) to have payments deducted from a designated bank account. Their Farmers agent can provide additional information about billing solutions.

Superior Claim Services

Count on us. The claims staff prepares ahead for disasters and often has teams on standby in the area, ready to help. They can often be spotted at disaster sites before other insurance companies. Having a loss can be an upsetting and traumatic experience. The claims line is always open, and claims can be reported 24 hours a day, seven days a week, including holidays.



Farmers.com



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 discounts are available in every state.

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HOMEOWNERS INSURANCE FOR MANUFACTURED HOMES



ADVANTAGES TO PARK OWNERS



As a park owner, you want to know that your park residents have complete coverage on their homes.

Your local Farmers® agent can offer your residents a specialized Manufactured Home policy. We insure all kinds of manufactured homes, including mobile homes, park models, multi-sectional homes, homes of any age, year-round or seasonal.

What you Can Expect

Expertise. Over two million policyholders trust us to protect the things that are important to them.

Billing Options. Not only do we offer payment plans to help customers budget, but there are several payment options, including Electronic Funds Transfer (EFT).

Superior Service. Claims can be reported, 24 hours a day, 7 days a week, including holidays. Our well-trained claims adjusters will help get claims settled quickly and fairly.

Flexibility. The policies we offer are designed with lots of optional coverages.

MANUFACTURED HOME

When your residents have superb coverage, that's good for them and good for you. Here are some of the advantages to park owners whose residents are insured with us.

■ We will list the park owner as an Additional Interest or Certificate Holder

If your resident has a Manufactured Home policy with us, you can be listed on the policy as an Additional Insured for Premises Liability or a Certificate Holder. This means that you'll be notified if there's a lapse in coverage. As an additional insured you'll also have Premises Liability coverage for up to the limit shown on the Declarations Page on that property.

■ Debris Removal coverage

Some policies don't provide additional Debris Removal coverage, and you don't want to find yourself responsible for the cost of debris removal that wasn't covered by your resident's insurance policy. The Manufactured Home policy provides a minimum of \$5,000 of Debris Removal coverage.

■ Golf Cart Liability coverage

Most Manufactured Home policies only cover golf carts while they're on premises or used for golfing. In that case, a resident driving around your park could be leaving you exposed to potential law suits. If your resident has a policy with liability coverage, Golf Cart liability is included, subject to the terms of the policy. (This does not include the specific motor vehicle liability coverages required to meet your state's financial responsibility laws for operation of a motor vehicle on public highways.)

■ Optional Replacement Cost coverage for any home

As a park owner, you want replacement homes to be new in order to maintain your park's value. We offer Replacement Cost coverage for any age home. In most states, a policyholder could get up to an additional 20% of the dwelling Amount of Insurance to replace their home if it was destroyed by a covered total loss. Damage from a partial loss will be repaired with new materials.

■ Comprehensive coverage

Not all insurance policies are the same. If your customer has no insurance, or insurance with another carrier, in case of a loss you could be responsible for debris removal or other expenses. An owner-occupied

Manufactured Home policy includes comprehensive coverage on the home, other structures and personal property. That means that your customer has coverage for direct, sudden and accidental physical losses to insured property that aren't specifically excluded in the policy.

■ Coverage for Rental properties, too!

If you own mobile or manufactured homes that you rent out in your park, please keep in mind that we offer a policy for rental and commercial mobile homes as well. We also offer a policy for tenants of manufactured homes.



A SINGLE SOURCE FOR INSURANCE

Whether you enjoy relaxing indoors or exploring the great outdoors, your local Farmers agent can offer you a policy that provides the coverage and value you want. Contact your Farmers agent today to ask about coverage for your:

- Auto
- Home
- Manufactured Home
- Specialty property
- Landlord, rental and seasonal property
- Motor home, travel trailer, fifth-wheel, luxury motor coach
- Motorcycle, scooter, off-road vehicle, ATV, snowmobile
- Boat, personal watercraft